



# Bank Holding Company Performance Report June 30, 2022—FR BHCPR

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**BHC Name** FIRST NATIONAL OF NEBRASKA, INC.

**City/State** OMAHA, NE

## Bank Holding Company Information

Federal Reserve District: 10

Consolidated Assets (\$000): 25,917,964

Peer Group Number: 1 Number in Peer Group: 132

Number of Bank Subsidiaries: 1

### Peer Group

Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

### Mailing Address:

**FIRST NATIONAL OF NEBRASKA, INC.**  
**1620 DODGE STREET**  
  
**OMAHA, NE 68102**

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BHC Name

City/State

## Summary Ratios

	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
Average assets (\$000)	26,694,266	25,081,615	25,498,464	23,476,301	21,588,413
Net income (\$000)	174,209	292,814	493,387	296,123	292,939
Number of BHCs in peer group	132	131	130	128	125

	BHC	Peer #	Pct												
<b>Earnings and Profitability:</b>															
<b>Percent of Average Assets</b>															
Net interest income (tax equivalent)	4.79	2.67	96	4.57	2.65	96	4.57	2.60	96	5.11	2.77	96	5.93	3.01	96
+ Non-interest income	1.72	0.96	87	2.33	1.11	90	2.09	1.04	90	1.83	1.21	82	1.82	1.32	77
- Overhead expense	4.04	2.17	95	3.96	2.24	94	4.15	2.17	96	3.95	2.57	89	4.62	2.69	96
- Provision for credit losses	0.78	0.09	96	-0.06	-0.15	61	0.03	-0.09	79	1.41	0.51	94	1.35	0.15	96
+ Securities gains (losses)	0	0	43	0	0.01	26	0	0.01	23	0.04	0.02	72	0	0.01	44
+ Other tax equivalent adjustments	0	0	46	0	0	83	0	0	46	0	0	48	0	0	42
= Pretax net operating income (tax equivalent)	1.69	1.40	76	3	1.79	94	2.49	1.66	93	1.63	1.04	86	1.78	1.56	69
Net operating income	1.31	1.06	78	2.33	1.36	94	1.93	1.26	93	1.26	0.81	83	1.36	1.19	69
Net income	1.31	1.06	78	2.33	1.35	94	1.93	1.26	93	1.26	0.82	82	1.36	1.19	69
Net income (Subchapter S adjusted)		1.63			2.16			1.97			1.18			1.17	
<b>Percent of Average Earning Assets</b>															
Interest income (tax equivalent)	5.38	3.12	96	5.06	3.14	96	5.09	3.06	96	5.91	3.55	96	7.34	4.41	96
Interest expense	0.14	0.24	27	0.16	0.27	26	0.15	0.25	28	0.43	0.52	43	0.93	1.08	40
Net interest income (tax equivalent)	5.24	2.88	96	4.89	2.85	96	4.94	2.80	96	5.48	3.01	96	6.41	3.33	96
<b>Losses, Allowance, and Past Due + Nonaccrual</b>															
Net loan and lease losses / Average loans and leases	0.91	0.08	96	1.22	0.13	97	1	0.11	97	1.64	0.27	94	2	0.21	95
Earnings coverage of net loan and lease losses (X)	4.23	-9.51	26	3.68	4.52	18	3.92	39.72	12	2.66	22.91	13	2.13	24.40	11
Allowance for loan and lease losses / Total loans and leases not held-for-sale	1.72	1.17	87	2.08	1.39	87	1.71	1.23	86	2.69	1.58	89	2.32	0.83	95
Allowance for loan and lease losses / Total loans and leases	1.71	1.15	87	2.06	1.37	87	1.70	1.20	86	2.65	1.55	89	2.28	0.81	95
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.47	0.41	63	0.53	0.63	46	0.53	0.49	62	0.59	0.71	45	0.70	0.57	65
30-89 days past due loans and leases / Total loans and leases	0.46	0.32	73	0.46	0.27	81	0.42	0.32	71	0.73	0.39	84	0.93	0.43	88
<b>Liquidity and Funding</b>															
Net noncore funding dependence	-1.95	3.09	30	-12.49	-1.82	18	-15.51	-2.33	14	-7.14	3.20	20	13.05	14.45	49
Net short-term noncore funding dependence	-2.11	-1.79	42	-12.80	-8.21	28	-15.75	-7.71	24	-7.49	-4.76	32	11	3.38	74
Net loans and leases / Total assets	68.92	61.60	69	62.06	59.81	55	61.26	58.67	58	65.20	61.58	55	71.42	63.77	65
<b>Capitalization</b>															
Tier 1 leverage ratio	11.10	9.08	90	11.29	9.11	90	11.49	8.98	91	11.03	9.13	90	11.05	9.76	80
Holding company equity capital / Total assets	10.94	10.04	64	11.17	10.88	55	10.90	10.71	56	10.87	11.16	45	10.62	12.43	29
Total equity capital (including minority interest) / Total assets	10.99	10.14	63	11.22	11.01	54	10.96	10.82	54	10.88	11.29	43	10.62	12.57	26
Common equity tier 1 capital / Total risk-weighted assets	12.96	11.90	73	14.20	12.69	76	13.68	12.42	73	13	12.38	66	11.54	12.17	43
Net loans and leases / Equity capital (X)	6.30	6.22	51	5.55	5.51	53	5.62	5.53	53	6	5.58	60	6.73	5.21	79
Cash dividends / Net income	9	34	12	5.43	25.30	14	20.16	28.27	32	19.02	42.30	19	19.57	33.12	28
Cash dividends / Net income (Subchapter S adjusted)		69.44			-21.71			3.14			-0.65			-12.02	
<b>Growth Rates</b>															
Assets	1.44	7.91	32	6.68	9.29	46	8.36	10.50	48	9.70	16.68	29	4.51	9.26	39
Equity capital	-0.73	-0.29	59	12.07	9.31	72	8.66	7.46	69	12.33	6.99	78	10.95	10.49	67
Net loans and leases	12.65	11.87	62	-0.06	0.79	59	1.82	3.36	49	0.14	9.07	18	3.92	9.10	30
Noncore funding	-68.15	10.50	0	-52.48	-23.76	15	-78.22	-14.79	0	-63.48	-12.18	3	-1.70	6.59	39
<b>Parent Company Ratios</b>															
Short-term debt / Equity capital	0	0.43	39	0	0.48	41	0	0.57	38	0	0.77	38	0	1.02	36
Long-term debt / Equity capital	5.25	11.61	37	5.20	11.05	37	5.07	10.95	36	5.50	13.56	38	6.17	13.04	49
Equity investment in subsidiaries / Equity capital	98.50	103.92	22	100	103.07	36	97.41	103.22	15	98.56	102.81	24	100.60	103.22	40
Cash from ops + noncash items + op expense / Op expense + dividends	274.95	116.54	88	284.87	130.64	89	205.89	154.48	71	185.06	147.24	74	211.12	190.27	66

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name \_\_\_\_\_ City/State \_\_\_\_\_

### Income Statement—Revenues and Expenses

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	598,224	546,730	1,106,790	1,191,131	1,358,017	9.42	11.18
Income from lease financing receivables.....	3	5	9	13	11	-40.00	-62.50
Fully taxable income on loans and leases.....	597,204	545,347	1,104,267	1,187,509	1,354,027	9.51	11.28
Tax-exempt income on loans and leases.....	1,023	1,388	2,532	3,635	4,001	-26.30	-25.76
Estimated tax benefit on income on loans and leases.....	302	394	720	1,031	1,153	-23.39	-61.04
Income on loans and leases (tax equivalent).....	598,529	547,129	1,107,519	1,192,175	1,359,181	9.39	11.08
Investment interest income (tax equivalent).....	53,449	43,671	89,145	97,023	97,192	22.39	77.90
Interest on balances due from depository institutions.....	3,738	1,480	3,723	2,822	7,905	152.57	148.54
Interest income on other earning assets.....	674	477	939	1,266	1,713	41.30	20.14
Total interest income (tax equivalent).....	656,390	592,757	1,201,326	1,293,286	1,465,991	10.74	14.96
Interest on time deposits of \$250K or more.....	558	1,011	1,783	5,073	12,387	-44.81	-78.09
Interest on time deposits < \$250K.....	2,204	4,638	7,725	22,251	34,684	-52.48	-75.73
Interest on foreign office deposits.....	0	0	0	0	0		
Interest on other deposits.....	8,407	7,368	14,493	41,960	95,966	14.10	-42.39
Interest on other borrowings and trading liabilities.....	2,328	2,914	5,305	13,853	32,860	-20.11	-64.76
Interest on subordinated debt and mandatory convertible securities.....	3,386	3,399	6,785	10,059	10,072	-0.38	105.21
Total interest expense.....	16,883	19,330	36,091	93,196	185,969	-12.66	-51.04
Net interest income (tax equivalent).....	639,507	573,427	1,165,235	1,200,090	1,280,022	11.52	19.21
Non-interest income.....	229,584	292,239	532,982	430,773	392,821	-21.44	14.13
Adjusted operating income (tax equivalent).....	869,091	865,666	1,698,217	1,630,863	1,672,843	0.40	17.82
Overhead expense.....	538,691	496,823	1,058,355	927,263	998,169	8.43	23.92
Provision for credit losses.....	104,731	-7,233	6,903	331,472	291,160		-37.13
Securities gains (losses).....	0	0	0	10,004	21		-100.00
Other tax equivalent adjustments.....	0	1	0	0	0	-100.00	
Pretax net operating income (tax equivalent).....	225,213	376,505	633,839	382,000	384,409	-40.18	64.16
Applicable income taxes.....	51,392	83,239	140,274	84,180	89,541	-38.26	4.35
Tax equivalent adjustments.....	704	703	1,341	1,655	1,888	0.14	-53.04
Applicable income taxes (tax equivalent).....	52,096	83,942	141,615	85,835	91,429	-37.94	2.65
Minority interest.....	-1,092	-251	-1,163	42	41		
Net income before discontinued operations, net of minority interest.....	174,209	292,814	493,387	296,123	292,939	-40.51	101.57
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0		
Net income attributable to holding company.....	174,209	292,814	493,387	296,123	292,939	-40.51	101.57
<b>Memoranda</b>							
Net income - holding company and noncontrolling (minority) interest.....	173,117	292,563	492,224	296,165	292,980	-40.83	100.28
Investment securities income (tax equivalent).....	53,449	43,671	89,145	97,023	97,192	22.39	77.90
US Treasury and agency securities (excluding mortgage-backed securities).....	4,956	3,276	6,936	6,670	10,055	51.28	-10.72
Mortgage-backed securities.....	44,329	37,119	75,566	85,068	82,609	19.42	108.67
All other securities.....	4,164	3,276	6,643	5,285	4,528	27.12	28.14
Cash dividends declared.....	15,671	15,891	99,484	56,329	57,319	-1.38	4.52
Common.....	15,671	15,891	99,484	56,329	57,319	-1.38	4.52
Preferred.....	0	0	0	0	0		

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

## Relative Income Statement and Margin Analysis

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
<b>Percent of Average Assets</b>															
Interest income (tax equivalent)	4.92	2.90	96	4.73	2.92	96	4.71	2.85	96	5.51	3.27	96	6.79	4	96
Less: Interest expense	0.13	0.22	28	0.15	0.25	25	0.14	0.23	28	0.40	0.48	44	0.86	0.98	40
Equals: Net interest income (tax equivalent)	4.79	2.67	96	4.57	2.65	96	4.57	2.60	96	5.11	2.77	96	5.93	3.01	96
Plus: Non-interest income	1.72	0.96	87	2.33	1.11	90	2.09	1.04	90	1.83	1.21	82	1.82	1.32	77
Equals: adjusted operating income (tax equivalent)	6.51	3.67	94	6.90	3.82	94	6.66	3.70	94	6.95	4.04	96	7.75	4.41	95
Less: Overhead expense	4.04	2.17	95	3.96	2.24	94	4.15	2.17	96	3.95	2.57	89	4.62	2.69	96
Less: Provision for credit losses	0.78	0.09	96	-0.06	-0.15	61	0.03	-0.09	79	1.41	0.51	94	1.35	0.15	96
Plus: Realized gains (losses) on held-to-maturities securities	0	0	48	0	0	50	0	0	49	0	0	46	0	0	49
Plus: Realized gains (losses) on available-for-sale securities	0	0	44	0	0.01	27	0	0.01	23	0.04	0.02	72	0	0.01	45
Plus: other tax equivalent adjustments	0	0	46	0	0	83	0	0	46	0	0	48	0	0	42
Equals: Pretax net operating income (tax equivalent)	1.69	1.40	76	3	1.79	94	2.49	1.66	93	1.63	1.04	86	1.78	1.56	69
Less: Applicable income taxes (tax equivalent)	0.39	0.33	73	0.67	0.41	90	0.56	0.38	86	0.37	0.23	87	0.42	0.36	71
Less: Minority interest	-0.01	0	0	0	0	2	0	0	0	0	0	82	0	0	75
Equals: Net operating income	1.31	1.06	78	2.33	1.36	94	1.93	1.26	93	1.26	0.81	83	1.36	1.19	69
Plus: Net extraordinary items	0	0	50	0	0	49	0	0	50	0	0	50	0	0	50
Equals: Net income	1.31	1.06	78	2.33	1.35	94	1.93	1.26	93	1.26	0.82	82	1.36	1.19	69
Memo: Net income (last four quarters)	1.42	1.12	81	2.11	1.25	93	1.93	1.26	93	1.26	0.82	82	1.36	1.19	69
Net income—BHC and noncontrolling (minority) interest	1.30	1.07	78	2.33	1.37	93	1.93	1.27	93	1.26	0.83	82	1.36	1.20	69
<b>Margin Analysis</b>															
Average earning assets / Average assets	91.38	92.97	25	93.46	93.15	53	92.49	93.08	40	93.24	92.32	62	92.47	91.05	65
Average interest-bearing funds / Average assets	56.34	60.12	32	58.45	62.32	34	57.76	61.99	35	61.50	64.06	40	64.47	65.57	44
Interest income (tax equivalent) / Average earning assets	5.38	3.12	96	5.06	3.14	96	5.09	3.06	96	5.91	3.55	96	7.34	4.41	96
Interest expense / Average earning assets	0.14	0.24	27	0.16	0.27	26	0.15	0.25	28	0.43	0.52	43	0.93	1.08	40
Net interest income (tax equivalent) / Average earning assets	5.24	2.88	96	4.89	2.85	96	4.94	2.80	96	5.48	3.01	96	6.41	3.33	96
<b>Yield or Cost</b>															
Total loans and leases (tax equivalent)	6.97	4.01	96	6.67	4.05	95	6.79	4.01	96	7.30	4.27	95	8.57	5.09	95
Interest-bearing bank balances	0.35	0.42	26	0.11	0.11	53	0.13	0.14	38	0.22	0.27	41	2.42	2.04	74
Federal funds sold and reverse repos	0.31	0.58	35	0.39	0.26	76	0.32	0.25	71	0.52	0.68	51	2.34	2.44	59
Trading assets	0	0.52	26	0	0.42	27	0	0.45	26		0.60			0.99	
Total earning assets	5.38	3.09	96	5.05	3.11	96	5.09	3.04	96	5.90	3.51	96	7.33	4.36	96
Investment securities (tax equivalent)	2.15	1.85	78	2.04	1.80	66	2.02	1.77	68	2.42	2.25	67	2.65	2.76	43
US Treasury and agency securities (excluding mortgage-backed securities)	1.48	1.22	74	1.29	1.28	51	1.34	1.14	65	1.61	1.75	45	1.92	2.32	23
Mortgage-backed securities	2.19	1.78	87	2.09	1.56	90	2.06	1.57	86	2.48	2.05	89	2.67	2.61	60
All other securities	2.44	2.82	40	2.14	2.91	26	2.15	2.81	31	2.33	3.24	17	4.85	4.06	80
Interest-bearing deposits	0.15	0.20	45	0.16	0.24	33	0.16	0.21	39	0.38	0.53	35	0.88	1.10	31
Time deposits of \$250K or more	0.75	0.50	82	1.17	0.76	85	1.09	0.66	87	1.75	1.42	82	2.14	1.96	60
Time deposits < \$250K	0.52	0.44	67	0.88	0.72	66	0.78	0.62	70	1.39	1.36	53	1.78	1.82	44
Other domestic deposits	0.12	0.17	44	0.12	0.17	38	0.11	0.15	41	0.37	0.36	57	0.96	0.93	55
Foreign deposits		0.25			0.12			0.14			0.42			1.19	
Federal funds purchased and repos	0.30	0.36	60	0.09	0.19	42	0.09	0.17	40	0.37	0.62	36	1.64	1.86	43
Other borrowed funds and trading liabilities	1.77	1.24	75	0.77	1.31	30	0.77	1.27	33	1.35	1.50	45	2.80	2.38	73
All interest-bearing funds	0.22	0.36	28	0.26	0.40	28	0.25	0.37	29	0.65	0.74	44	1.34	1.49	39

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

### Non-interest Income and Expenses

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
<b>Non-interest Income and Expenses</b>					
Total non-interest income	229,584	292,239	532,982	430,773	392,821
Fiduciary activities income	19,669	23,018	44,463	43,716	43,014
Service charges on deposit accounts - domestic	19,334	18,713	38,540	33,942	33,575
Trading revenue	-2,992	64,408	68,146	0	0
Investment banking fees and commissions	14,022	12,427	25,423	23,199	22,749
Insurance activities revenue	9	14	27	20	27
Venture capital revenue	0	0	0	0	0
Net servicing fees	31,265	10,470	21,138	-20,023	-10,587
Net securitization income	0	0	0	0	0
Net gains (losses) on sales of loans, OREO, other assets	5,773	348	1,993	-1,538	-2,573
Other non-interest income	142,504	162,841	333,252	351,457	306,616
Total overhead expenses	538,691	496,823	1,058,355	927,263	998,169
Personnel expense	265,741	247,120	514,821	482,643	531,886
Net occupancy expense	51,153	41,378	96,447	88,232	86,107
Goodwill impairment losses	0	0	0	0	0
Amortization expenses and impairment loss (other intangible assets)	2,003	848	1,497	3,199	4,297
Other operating expenses	219,794	207,477	445,590	353,189	375,879
Fee income on mutual funds and annuities	1,005	974	1,975	1,893	2,150
<b>Memoranda</b>					
Assets under management in proprietary mutual funds and annuities	1,170,566	1,496,279	1,497,016	1,633,764	1,559,203
Number of equivalent employees	4,754	4,241	4,320	4,321	4,717
Average personnel expense per employee	55.90	58.27	119.17	111.70	112.76
Average assets per employee	5,615.12	5,914.08	5,902.42	5,433.07	4,576.73

	BHC	Peer # 1	Pct												
<b>Analysis Ratios</b>															
Mutual fund fee income / Non-interest income	0.44	2.35	30	0.33	2.15	29	0.37	2.17	33	0.44	2.02	31	0.55	2.72	28
Overhead expenses / Net Interest Income + non-interest income	62.03	59.40	60	57.44	59.03	40	62.37	59.28	60	56.91	62.28	32	59.74	61.29	47
<b>Percent of Average Assets</b>															
Total overhead expense	4.04	2.17	95	3.96	2.24	94	4.15	2.17	96	3.95	2.57	89	4.62	2.69	96
Personnel expense	1.99	1.20	94	1.97	1.25	93	2.02	1.21	94	2.06	1.30	93	2.46	1.41	96
Net occupancy expense	0.38	0.22	95	0.33	0.24	86	0.38	0.23	93	0.38	0.26	89	0.40	0.28	89
Other operating expenses	1.66	0.72	93	1.66	0.73	93	1.75	0.72	95	1.52	0.94	85	1.76	0.97	87
Overhead less non-interest income	2.32	1.19	96	1.63	1.10	90	2.06	1.10	96	2.11	1.25	89	2.80	1.32	98
<b>Percent of Adjusted Operating Income (Tax Equivalent)</b>															
Total overhead expense	61.98	58.92	62	57.39	58.45	41	62.32	58.83	62	56.86	61.82	33	59.67	60.64	52
Personnel expense	30.58	32.65	35	28.55	33.10	25	30.32	32.93	31	29.59	32.36	28	31.80	32.39	45
Net occupancy expense	5.89	6.14	45	4.78	6.33	28	5.68	6.23	39	5.41	6.58	29	5.15	6.52	22
Other operating expenses	25.52	19.36	86	24.07	18.60	82	26.33	19.18	90	21.85	22.28	67	22.73	21.20	72
Total non-interest income	26.42	25.40	59	33.76	28.18	67	31.38	27.67	62	26.41	28.83	49	23.48	29.23	46
Fiduciary activities income	2.26	2.23	60	2.66	2.24	63	2.62	2.20	63	2.68	2.09	65	2.57	1.97	66
Service charges on domestic deposit accounts	2.22	3.45	33	2.16	3.19	33	2.27	3.27	34	2.08	3.27	29	2.01	3.88	28
Trading revenue	-0.34	0.45	9	7.44	0.72	93	4.01	0.62	90	0	1.28	25	0	1.18	22
Investment banking fees and commissions	1.61	2.25	53	1.44	2.52	50	1.50	2.58	52	1.42	2.46	49	1.36	3.54	47
Insurance activities revenue	0	0.36	29	0	0.37	25	0	0.36	27	0	0.41	26	0	0.47	24
Venture capital revenue	0	0.01	46	0	0.02	44	0	0.04	44	0	0.01	44	0	0.02	42
Net servicing fees	3.60	1.38	84	1.21	0.55	82	1.24	0.60	80	-1.23	0.01	10	-0.63	0.28	5
Net securitization income	0	0	47	0	0.01	44	0	0.01	44	0	0	45	0	0.01	44
Net gain (loss) - sales of loans, OREO, and other assets	0.66	1.51	43	0.04	3.83	6	0.12	3.30	11	-0.09	3.92	6	-0.15	1.86	7
Other non-interest income	16.40	9.09	84	18.81	9.26	87	19.62	9.27	89	21.55	9.65	89	18.33	10.04	87
Overhead less non-interest income	35.57	32.73	51	23.63	29.94	27	30.94	30.52	43	30.44	31.93	44	36.19	31.06	54
Applicable income taxes / Pretax net operating income (tax equivalent)	22.82	21.22	67	22.11	21.54	54	22.13	21.18	61	22.04	18.63	69	23.29	20.56	73
Applicable income tax + TE / Pretax net operating income + TE	23.13	23.38	52	22.30	23.10	41	22.34	22.67	43	22.47	21.18	52	23.78	23.23	61

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name \_\_\_\_\_ City/State \_\_\_\_\_

**Assets**

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Real estate loans	6,237,718	6,024,155	5,960,998	6,057,329	5,585,658	3.55	31.69
Commercial and industrial loans	2,109,010	2,125,689	1,943,826	2,362,487	1,893,662	-0.78	10.80
Loans to individuals	8,170,949	6,292,543	7,005,787	6,411,739	7,183,382	29.85	30.19
Loans to depository institutions and acceptances of other banks	0	0	0	0	0		
Agricultural loans	1,383,297	1,440,494	1,537,405	1,446,866	1,486,524	-3.97	21.96
Other loans and leases	272,367	306,723	311,100	342,251	385,136	-11.20	-31.00
Less: Unearned income	0	0	0	0	0		
Loans and leases, net of unearned income	18,173,341	16,189,604	16,759,116	16,620,672	16,534,362	12.25	25.81
Less: Allowance for loan and lease losses	311,008	332,828	284,129	440,342	376,824	-6.56	-14.30
Net loans and leases	17,862,333	15,856,776	16,474,987	16,180,330	16,157,538	12.65	26.84
Debt securities that reprice or mature in over 1 year	4,578,333	4,105,980	4,436,216	3,928,117	3,827,514	11.50	65.87
Mutual funds and equity securities	20,940	22,643	28,571	23,915	24,752	-7.52	-35.98
Subtotal	22,461,606	19,985,399	20,939,774	20,132,362	20,009,804	12.39	33.11
Interest-bearing bank balances	443,328	2,988,310	3,179,652	2,072,528	227,759	-85.16	15.54
Federal funds sold and reverse repos	275	0	150	4,215	6,700		-95.93
Debt securities that reprice or mature within 1 year	286,169	422,776	302,304	431,836	86,101	-32.31	159.34
Trading assets	791	6,245	3,783	0	0	-87.33	
Total earning assets	23,192,169	23,402,730	24,425,663	22,640,941	20,330,364	-0.90	33.47
Non-interest-bearing cash and due from depository institutions	644,052	646,333	718,835	840,492	846,706	-0.35	2.87
Premises, fixed assets, and leases	515,699	505,803	504,083	511,141	534,934	1.96	-1.40
Other real estate owned	1,110	312	98	569	3,593	255.77	-88.41
Investment in unconsolidated subsidiaries	4,641	4,641	4,641	4,641	4,641	0.00	
Intangible and other assets	1,560,293	989,165	1,238,915	819,639	903,470	57.74	47.49
Total assets	25,917,964	25,548,984	26,892,235	24,817,423	22,623,708	1.44	32.29
Quarterly average assets	26,593,541	25,496,739	26,069,829	24,368,860	22,110,511	4.30	38.22
Average loans and leases (YTD)	17,183,937	16,397,834	16,314,984	16,324,260	15,867,751	4.79	22.81
<b>Memoranda</b>							
Loans held-for-sale	81,850	221,270	94,976	276,734	294,187	-63.01	-32.54
Loans not held-for-sale	18,091,491	15,968,334	16,664,140	16,343,938	16,240,175	13.30	26.31
Real estate loans secured by 1-4 family	1,435,757	1,448,131	1,286,908	1,621,996	1,473,163	-0.85	13.76
Commercial real estate loans	4,390,474	4,183,781	4,301,533	4,011,646	3,723,904	4.94	41.61
Construction and land development	1,406,329	1,203,869	1,321,458	1,121,002	982,817	16.82	89.12
Multifamily	330,548	463,635	393,463	382,032	373,221	-28.71	19.15
Nonfarm nonresidential	2,653,597	2,516,277	2,586,612	2,508,612	2,367,866	5.46	27.62
Real estate loans secured by farmland	411,487	392,243	372,557	423,687	388,591	4.91	9.98
Total investment securities	4,885,442	4,551,399	4,767,091	4,383,868	3,938,367	7.34	68.28
U.S. Treasury securities	617,831	459,507	468,405	378,349	389,170	34.46	79.92
US agency securities (excluding mortgage-backed securities)	41,132	62,051	47,019	77,296	87,078	-33.71	-88.64
Municipal securities	148,306	112,377	115,176	92,974	68,168	31.97	88.72
Mortgage-backed securities	3,877,901	3,686,650	3,910,304	3,601,633	3,351,319	5.19	87.96
Asset-backed securities	161,842	190,681	180,126	197,211	5,392	-15.12	1854.61
Other debt securities	17,490	17,490	17,490	12,490	12,488	0.00	16.94
Mutual funds and equity securities	20,940	22,643	28,571	23,915	24,752	-7.52	-35.98
Available-for-sale securities	4,698,730	4,369,916	4,591,091	4,196,310	3,723,395	7.52	75.45
U.S. Treasury securities	617,831	459,507	468,405	378,349	389,170	34.46	79.92
US agency securities (excluding mortgage-backed securities)	30,214	46,104	34,162	58,294	62,071	-34.47	-90.15
Municipal securities	106,779	67,927	69,309	53,465	46,256	57.20	126.05
Mortgage-backed securities	3,764,574	3,588,207	3,821,599	3,496,501	3,208,018	4.92	95.57
Asset-backed securities	161,842	190,681	180,126	197,211	5,392	-15.12	1854.61
Other debt securities	17,490	17,490	17,490	12,490	12,488	0.00	16.94
Mutual funds and equity securities	0	0	0	0	0		-100.00
Held-to-maturity securities appreciation (depreciation)	-13,124	3,576	2,029	5,516	1,388		
Available-for-sale securities appreciation (depreciation)	-293,470	114,295	39,775	159,039	58,591		
Structured notes, fair value	0	0	0	0	0		
Pledged securities	3,569,767	3,692,582	3,450,377	3,330,166	2,969,344	-3.33	58.20

BHC Name

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## Liabilities and Changes in Capital

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Demand deposits	7,782,895	7,305,205	8,388,855	1,365,413	1,267,955	6.54	669.95
NOW, ATS and transaction accounts	3,962,278	3,603,206	3,726,475	760,586	648,221	9.97	1048.02
Time deposits less brokered deposits < \$250K	803,481	605,112	837,907	775,397	893,488	32.78	-4.10
MMDA and other savings accounts	9,261,635	9,346,934	9,788,895	17,252,663	13,542,719	-0.91	-24.74
Other non-interest-bearing deposits	0	0	0	0	0		
Core deposits	21,810,289	20,860,457	22,742,132	20,154,059	16,352,383	4.55	50.42
Time deposits of \$250K or more	143,185	158,768	147,006	191,186	437,381	-9.81	-66.53
Foreign deposits	0	0	0	0	0		
Federal funds purchased and repos	18,448	108,534	57,129	157,588	191,787	-83.00	8.79
Secured federal funds purchased	0	0	0	0	0		
Commercial paper	0	0	0	0	0		
Other borrowings w/remaining maturity of 1 year or less	100,000	299,831	0	299,526	849,572	-66.65	-84.61
Other borrowings w/remaining maturity over 1 year	4,116	5,151	4,688	5,528	303,484	-20.09	-98.62
Brokered deposits < \$250K	25,820	343,175	24,492	417,217	1,150,261	-92.48	-97.29
Noncore funding	291,569	915,459	233,315	1,071,045	2,932,485	-68.15	-87.57
Trading liabilities	0	0	0	0	0		
Subordinated notes and debentures + trust preferred securities	298,542	298,307	298,425	298,189	347,955	0.08	49.57
Other liabilities	670,398	607,067	672,162	595,233	588,199	10.43	52.98
Total liabilities	23,070,798	22,681,290	23,946,034	22,118,526	20,221,022	1.72	31.96
<b>Equity Capital</b>							
Perpetual preferred stock (including surplus)	0	0	0	0	0		
Common stock	1,575	1,575	1,575	1,575	1,575	0.00	0.00
Common surplus	12,663	10,396	11,177	8,987	7,474	21.81	140.60
Retained earnings	3,570,698	3,295,180	3,412,160	3,018,257	2,778,464	8.36	57.73
Accumulated other comprehensive income	-315,251	-20,937	-60,382	13,249	-42,817		
Other equity capital components	-435,441	-431,121	-432,389	-343,529	-342,335		
Total holding company equity capital	2,834,244	2,855,093	2,932,141	2,698,539	2,402,361	-0.73	34.38
Noncontrolling (minority) interest in subsidiaries	12,922	12,601	14,060	358	325	2.55	4757.89
Total equity capital, including minority interest	2,847,166	2,867,694	2,946,201	2,698,897	2,402,686	-0.72	34.98
Total liabilities and capital	25,917,964	25,548,984	26,892,235	24,817,423	22,623,708	1.44	32.29
<b>Memoranda</b>							
Non-interest-bearing deposits	7,782,895	7,305,205	8,388,855	7,163,439	5,194,273	6.54	61.17
Interest-bearing deposits	14,196,399	14,057,195	14,524,775	13,599,023	12,745,752	0.99	28.47
Total deposits	21,979,294	21,362,400	22,913,630	20,762,462	17,940,025	2.89	38.41
Long-term debt that reprices within 1 year	0	299,831	0	299,578	299,072	-100.00	-100.00
<b>Changes in Holding Company Equity Capital</b>							
Equity capital, previous year-end as amended	2,932,141	2,698,539	2,698,539	2,402,361	2,165,274		
Accounting restatements	0	0	0	0	0		
Net income	174,209	292,814	493,387	296,123	292,939		
Net sale of new perpetual preferred stock	0	0	0	0	0		
Net sale of new common stock	0	0	0	0	0		
Sale of treasury stock	2,103	2,188	3,289	2,269	2,104		
Less: Purchase of treasury stock	3,668	88,371	89,958	1,951	69,349		
Changes incident to business combinations	0	0	0	0	0		
Less: Dividends declared	15,671	15,891	99,484	56,329	57,319		
Change in other comprehensive income	-254,870	-34,186	-73,632	56,066	68,712		
Changes in debit to ESOP liability	0	0	0	0	0		
Other adjustments to equity capital	0	0	0	0	0		
Holding company equity capital, ending balance	2,834,244	2,855,093	2,932,141	2,698,539	2,402,361		

BHC Name

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### Percent Composition of Assets

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
<b>Percent of Total Assets</b>															
Real estate loans	24.07	38.78	23	23.58	36.32	25	22.17	36.25	23	24.41	36.22	26	24.69	37.78	26
Commercial and industrial loans	8.14	11.05	39	8.32	12.25	29	7.23	10.76	31	9.52	13.52	26	8.37	12.02	32
Loans to individuals	31.53	3.52	96	24.63	3.48	94	26.05	3.36	94	25.84	3.40	95	31.75	4.20	96
Loans to depository institutions and acceptances of other banks	0	0.02	33	0	0.01	32	0	0.02	34	0	0.03	31	0	0.04	29
Agricultural loans	5.34	0.19	98	5.64	0.21	97	5.72	0.18	97	5.83	0.19	97	6.57	0.24	96
Other loans and leases	1.05	4.45	19	1.20	4.22	23	1.16	4.47	21	1.38	4.63	23	1.70	5.01	22
Net loans and leases	68.92	61.60	69	62.06	59.81	55	61.26	58.67	58	65.20	61.58	55	71.42	63.77	65
Debt securities over 1 year	17.66	19.46	48	16.07	17.61	46	16.50	19.46	42	15.83	15.55	52	16.92	14.60	61
Mutual funds and equity securities	0.08	0.05	69	0.09	0.06	72	0.11	0.06	73	0.10	0.05	76	0.11	0.06	74
Subtotal	86.66	82.34	64	78.22	78.32	39	77.87	79.22	35	81.12	78.16	53	88.45	79.65	83
Interest-bearing bank balances	1.71	4.59	27	11.70	9.11	65	11.82	8.50	73	8.35	7.51	58	1.01	3.06	26
Federal funds sold and reverse repos	0	0.58	55	0	0.52	28	0	0.54	58	0.02	0.82	66	0.03	1.57	62
Debt securities 1 year or less	1.10	1.68	49	1.65	1.53	64	1.12	1.56	54	1.74	1.68	62	0.38	1.91	24
Trading assets	0	0.55	42	0.02	0.60	42	0.01	0.49	43	0	1.01	17	0	1.19	15
Total earning assets	89.48	90.95	31	91.60	91.43	52	90.83	91.77	38	91.23	91.05	55	89.86	89.53	53
Non-interest cash and due from depository institutions	2.48	1.01	96	2.53	1.01	98	2.67	0.82	98	3.39	1.07	98	3.74	1.14	98
Other real estate owned	0	0.01	50	0	0.02	25	0	0.01	21	0	0.02	22	0.02	0.03	45
All other assets	8.03	7.97	51	5.87	7.50	29	6.50	7.35	40	5.38	7.82	21	6.39	9.27	19
<b>Memoranda</b>															
Short-term investments	2.82	7.68	22	13.35	12.01	61	12.95	11.47	64	10.11	11.17	52	1.42	7.63	14
U.S. Treasury securities	2.38	1.96	71	1.80	1.08	74	1.74	1.47	70	1.52	0.84	77	1.72	1.03	72
US agency securities (excluding mortgage-backed securities)	0.16	0.84	42	0.24	0.77	43	0.17	0.82	40	0.31	0.63	51	0.38	0.54	53
Municipal securities	0.57	1.75	45	0.44	1.72	37	0.43	1.73	38	0.37	1.69	32	0.30	1.34	35
Mortgage-backed securities	14.96	13.68	60	14.43	12.97	59	14.54	14.14	56	14.51	11.75	65	14.81	11.44	72
Asset-backed securities	0.62	0.68	65	0.75	0.38	79	0.67	0.50	72	0.79	0.32	79	0.02	0.28	56
Other debt securities	0.07	0.52	40	0.07	0.52	42	0.07	0.53	39	0.05	0.42	44	0.06	0.39	46
Loans held-for-sale	0.32	0.35	69	0.87	0.42	81	0.35	0.55	63	1.12	0.52	80	1.30	0.39	87
Loans held for investment	69.80	61.41	72	62.50	59.85	58	61.97	58.06	62	65.86	61.72	58	71.78	63.50	70
Real estate loans secured by 1-4 family	5.54	12.26	22	5.67	11.69	25	4.79	11.46	21	6.54	11.91	27	6.51	13.29	25
Revolving	1.31	1.49	52	1.33	1.45	55	1.22	1.42	55	1.53	1.66	54	2.15	2.07	57
Closed-end, secured by first liens	4.08	10.40	21	4.21	9.84	25	3.45	9.67	19	4.85	9.81	27	4.14	10.69	23
Closed-end, secured by junior liens	0.15	0.18	65	0.14	0.20	47	0.11	0.17	50	0.16	0.22	51	0.23	0.28	56
Commercial real estate loans	16.94	24.34	33	16.38	22.48	31	16	22.69	31	16.16	22.22	31	16.46	22.23	35
Construction and land development	5.43	3.75	69	4.71	3.35	69	4.91	3.34	68	4.52	3.40	65	4.34	3.44	62
Multifamily	1.28	3.69	26	1.81	3.31	34	1.46	3.57	29	1.54	3.12	33	1.65	3.01	41
Nonfarm nonresidential	10.24	15.50	30	9.85	14.81	29	9.62	14.57	31	10.11	14.72	31	10.47	14.69	36
Real estate loans secured by farmland	1.59	0.35	88	1.54	0.34	90	1.39	0.30	90	1.71	0.33	92	1.72	0.36	89

BHC Name \_\_\_\_\_ City/State \_\_\_\_\_

### Loan Mix and Analysis of Concentrations of Credit

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
<b>Loan Mix, Percent of Gross Loans and Leases</b>															
Real estate loans	34.32	62.08	16	37.21	59.66	18	35.57	61.05	17	36.44	57.15	20	33.78	57.46	17
Real estate loans secured by 1-4 family	7.90	20.31	15	8.94	19.82	20	7.68	19.86	16	9.76	19.43	21	8.91	20.75	16
Revolving	1.87	2.40	47	2.09	2.42	50	1.96	2.43	48	2.28	2.64	48	2.94	3.15	49
Closed-end	6.03	17.67	15	6.85	17.22	19	5.72	17.24	15	7.48	16.59	20	5.97	17.39	15
Commercial real estate loans	24.16	38.23	26	25.84	36.54	30	25.67	37.86	29	24.14	34.63	27	22.52	33.52	30
Construction and land development	7.74	5.97	64	7.44	5.50	69	7.89	5.65	69	6.74	5.26	65	5.94	5.09	62
1-4 family	0.37	1.34	40	0.37	1.11	35	0.44	1.18	41	0.38	0.93	40	0.63	0.94	50
Other	7.37	4.56	75	7.06	4.33	77	7.45	4.40	77	6.37	4.19	74	5.32	4.02	68
Multifamily	1.82	5.72	18	2.86	5.34	31	2.35	5.78	25	2.30	4.96	31	2.26	4.69	34
Nonfarm nonresidential	14.60	24.64	29	15.54	24.14	28	15.43	24.56	29	15.09	22.93	27	14.32	22.15	32
Owner-occupied	5.92	8.28	36	6.61	8.14	41	6.34	8.29	41	6.59	7.68	42	6.24	7.72	42
Other	8.68	16.13	29	8.93	15.71	28	9.09	15.94	29	8.50	14.95	28	8.09	14.34	29
Real estate loans secured by farmland	2.26	0.59	85	2.42	0.59	88	2.22	0.54	87	2.55	0.54	89	2.35	0.55	87
Loans to depository institutions and acceptances of other banks	0	0.05	33	0	0.03	32	0	0.04	34	0	0.06	31	0	0.11	29
Commercial and industrial loans	11.60	18.46	27	13.13	20.98	21	11.60	18.86	25	14.21	22.17	20	11.45	19.53	23
Loans to individuals	44.96	6.27	95	38.87	6.28	95	41.80	6.24	95	38.58	6.13	94	43.45	7.13	95
Credit card loans	38.31	0.53	97	34.64	0.51	96	36.12	0.53	96	34.54	0.65	96	38.69	0.81	96
Agricultural loans	7.61	0.32	98	8.90	0.37	97	9.17	0.34	97	8.71	0.32	97	8.99	0.37	96
Other loans and leases	1.50	8.30	18	1.89	8.03	22	1.86	8.75	20	2.06	9.09	23	2.33	9.85	20
<b>Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)</b>															
Real estate loans	192.69	407.54	15	188.66	383.17	14	182.75	391.81	14	194.83	381.27	17	199.34	391.26	20
Real estate loans secured by 1-4 family	44.35	130.40	16	45.35	124.52	20	39.45	126.06	16	52.17	125.03	24	52.57	138.18	19
Revolving	10.51	15.55	45	10.62	15.53	45	10.08	15.44	44	12.18	17.42	44	17.33	21.26	48
Closed-end	33.84	113.22	15	34.74	107.53	18	29.38	108.85	15	40	106.14	20	35.24	115.20	16
Commercial real estate loans	135.63	254.23	25	131.02	238.21	24	131.88	245.88	25	129.03	234.65	26	132.90	229.44	31
Construction and land development	43.44	38.88	58	37.70	35.52	56	40.51	35.95	58	36.06	35.62	57	35.08	34.95	54
1-4 family	2.09	8.60	37	1.88	7.06	33	2.25	7.42	38	2.02	6.34	37	3.71	6.61	48
Other	41.35	29.76	69	35.82	28.07	66	38.27	28.11	64	34.04	28.16	63	31.37	27.32	58
Multifamily	10.21	39.14	19	14.52	34.78	29	12.06	38.66	24	12.29	32.74	27	13.32	31.04	32
Nonfarm nonresidential	81.97	162.28	24	78.80	157.17	24	79.30	158.05	25	80.69	155.06	26	84.51	152.10	30
Owner-occupied	33.25	54.20	33	33.52	52.65	34	32.60	52.99	33	35.24	52.37	35	36.79	53.07	38
Other	48.72	106.54	25	45.28	102.08	24	46.71	102.54	25	45.45	100.54	28	47.71	97.41	30
Real estate loans secured by farmland	12.71	3.62	85	12.28	3.59	87	11.42	3.22	86	13.63	3.44	87	13.87	3.60	85
Loans to depository institutions and acceptances of other banks	0	0.27	32	0	0.18	32	0	0.21	34	0	0.28	31	0	0.44	29
Commercial and industrial loans	65.15	115.10	26	66.57	127.07	16	59.59	114.45	22	75.99	139.91	20	67.58	122.02	27
Loans to individuals	252.41	35.52	96	197.06	35.29	93	214.78	34.55	93	206.23	37.47	96	256.36	43.51	95
Credit card loans	215.06	2.76	97	175.61	2.61	97	185.57	2.77	96	184.65	3.30	97	228.29	4.34	96
Agricultural loans	42.73	1.81	98	45.11	2.01	97	47.13	1.86	97	46.54	1.88	97	53.05	2.18	97
Other loans and leases	8.41	50.19	17	9.61	46.75	18	9.54	51.06	18	11.01	49.54	18	13.74	52.44	17
<b>Supplemental</b>															
Non-owner occupied CRE loans / Gross loans	18.67	30.64	24	19.83	28.84	28	19.85	30.07	28	18.11	27.32	26	16.90	26.45	29
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	104.82	203.71	22	100.52	187.37	22	102	195.33	23	96.83	183.76	24	99.71	178.57	29
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	138.08	261.50	23	134.04	244.59	23	134.59	252.85	23	132.07	240.85	25	136.50	236.10	30

BHC Name

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# Liquidity and Funding

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
<b>Percent of Total Assets</b>															
Short-term investments	2.82	7.68	22	13.35	12.01	61	12.95	11.47	64	10.11	11.17	52	1.42	7.63	14
Liquid assets	19.33	25.39	35	29.66	28.17	54	29.12	29.03	50	27.45	26.22	59	21.33	22.44	57
Investment securities	18.85	21.68	44	17.81	19.64	47	17.73	21.63	40	17.66	17.85	50	17.41	16.99	56
Net loans and leases	68.92	61.60	69	62.06	59.81	55	61.26	58.67	58	65.20	61.58	55	71.42	63.77	65
Net loans, leases and standby letters of credit	69.54	62.44	69	62.59	60.62	54	61.74	59.49	57	65.71	62.48	55	71.91	64.84	64
Core deposits	84.15	75.64	81	81.65	74.75	75	84.57	75.71	89	81.21	70.67	86	72.28	63.09	67
Noncore funding	1.12	10.86	2	3.58	10.89	18	0.87	10.30	0	4.32	14.13	13	12.96	19.36	37
Time deposits of \$250K or more	0.55	1.54	23	0.62	1.81	18	0.55	1.58	20	0.77	2.11	20	1.93	2.94	34
Foreign deposits	0	0.34	39	0	0.35	39	0	0.34	39	0	0.36	39	0	0.43	38
Federal funds purchased and repos	0.07	1.20	32	0.42	1.20	43	0.21	1.23	34	0.63	1.47	46	0.85	1.94	48
Secured federal funds purchased	0	0	49	0	0	49	0	0	49	0	0	48	0	0	49
Net federal funds purchased (sold)	0.07	0.50	47	0.42	0.52	56	0.21	0.54	49	0.62	0.54	58	0.82	0.48	61
Commercial paper	0	0.02	45	0	0.01	45	0	0.01	45	0	0.01	44	0	0.02	45
Other borrowings w/remaining maturity of 1 year or less	0.39	1.63	40	1.17	0.99	65	0	1	11	1.21	1.24	58	3.76	3.01	62
Earning assets that reprice within 1 year	43.50	36.16	64	48.05	38.93	73	48.80	37.37	79	45.84	39.38	65	46.14	39.29	73
Interest-bearing liabilities that reprice within 1 year	2.71	6.49	21	2.84	7.04	13	2.68	6.39	18	3.88	8.20	20	7.92	10.19	40
Long-term debt that reprices within 1 year	0	0.28	32	1.17	0.26	87	0	0.26	30	1.21	0.47	82	1.32	0.96	74
Net assets that reprice within 1 year	40.79	28.22	79	44.04	30.25	84	46.12	29.65	87	40.75	29.11	79	36.90	26.63	79
<b>Other Liquidity and Funding Ratios</b>															
Net noncore funding dependence	-1.95	3.09	30	-12.49	-1.82	18	-15.51	-2.33	14	-7.14	3.20	20	13.05	14.45	49
Net short-term noncore funding dependence	-2.11	-1.79	42	-12.80	-8.21	28	-15.75	-7.71	24	-7.49	-4.76	32	11	3.38	74
Short-term investment / Short-term noncore funding	286.51	166.36	79	399.54	284.81	75	1,888.35	273.46	98	250.47	184.19	71	12.71	77.77	14
Liquid assets - short-term noncore funding / Nonliquid assets	22.74	28.61	46	37.41	34.02	58	40.12	36.68	61	32.27	28.18	60	12.95	16.97	50
Net loans and leases / Total deposits	81.27	76.80	59	74.23	74.66	50	71.90	72.79	49	77.93	79.43	45	90.06	90.31	45
Net loans and leases / Core deposits	81.90	82.80	52	76.01	81.17	45	72.44	78.25	42	80.28	88.34	37	98.81	103.93	45
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	-0.45	-6.37	79	0.13	0.84	33	0.07	0.12	52	0.21	1.57	22	0.06	0.72	23
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	-10.03	-13.54	64	4	1.94	83	1.34	-0.25	83	5.96	4.31	74	2.42	1.36	78
Structured notes appreciation (depreciation) / Tier 1 capital		-0.29			0.01			-0.02			0.02			0	
<b>Percent of Investment Securities</b>															
Held-to-maturity securities	3.39	23.58	25	3.49	13.42	48	3.09	14.28	42	3.73	11.38	50	4.83	12.67	50
Available-for-sale securities	96.18	74.56	75	96.01	84.66	54	96.31	83.77	59	95.72	87.23	47	94.54	85.40	52
U.S. Treasury securities	12.65	9.26	73	10.10	5.52	78	9.83	6.70	73	8.63	4.72	78	9.88	6.15	73
US agency securities (excluding mortgage-backed securities)	0.84	4.02	40	1.36	4.50	45	0.99	4.12	43	1.76	4.01	50	2.21	3.49	53
Municipal securities	3.04	8	45	2.47	8.87	40	2.42	8.22	42	2.12	9.83	35	1.73	7.75	32
Mortgage-backed securities	79.38	63.23	74	81	66.59	70	82.03	66.54	72	82.16	66.64	70	85.09	67.43	76
Asset-backed securities	3.31	3.36	64	4.19	2.05	76	3.78	2.50	70	4.50	1.91	77	0.14	1.66	56
Other debt securities	0.36	3.01	40	0.38	3.17	40	0.37	3.08	38	0.28	3.01	42	0.32	2.94	44
Mutual funds and equity securities	0.43	0.28	73	0.50	0.32	74	0.60	0.29	78	0.55	0.35	71	0.63	0.40	69
Debt securities 1 year or less	5.86	8.89	50	9.29	8.69	59	6.34	7.78	56	9.85	10.55	57	2.19	11.86	15
Debt securities 1 to 5 years	21.54	20.02	60	19.35	17.05	61	19.93	18.25	58	20.74	17.03	62	21.49	17.94	62
Debt securities over 5 years	72.18	68.75	48	70.87	72.17	38	73.13	71.11	42	68.87	69.86	43	75.70	66.02	53
Pledged securities	73.07	30.80	93	81.13	33.87	93	72.38	32.26	91	75.96	35.67	92	75.40	30.57	96
Structured notes, fair value	0	0.15	40	0	0.03	41	0	0.11	40	0	0.02	42	0	0.03	42
<b>Percent Change from Prior Like Quarter</b>															
Short-term investments	-78.61	-31.70	3	72.38	51.37	65	38.81	27.98	63	682.56	183.32	91	-23.02	26.69	16
Investment securities	7.34	21.19	36	5.73	33.34	21	8.74	31.36	23	11.31	23.62	35	13.04	11.75	65
Core deposits	4.55	9.58	45	12.30	16.88	36	12.84	16.94	43	23.25	26.88	43	4.23	11.23	26
Noncore funding	-68.15	10.50	0	-52.48	-23.76	15	-78.22	-14.79	0	-63.48	-12.18	3	-1.70	6.59	39

BHC Name \_\_\_\_\_ City/State \_\_\_\_\_

### Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
Loan commitments (reported semiannually, June/Dec)	41,800,055	32,159,641	35,240,025	31,857,677	32,902,162
Commit: Secured commercial real estate loans	1,515,595	1,327,807	1,440,947	1,532,438	1,106,665
Commit: Unsecured real estate loans	13,251	23,621	21,689	30,651	24,966
Credit card lines (reported semiannually, June/Dec)	35,973,901	26,708,214	29,659,290	25,969,875	27,947,138
Securities underwriting	0	0	0	0	0
Standby letters of credit	159,840	133,807	129,413	126,348	110,171
Commercial and similar letters of credit	465	87	79	671	443
Securities lent	0	0	0	0	0
Credit derivatives - notional amount (holding company as guarantor)	0	0	0	0	0
Credit derivatives - notional amount (holding company as beneficiary)	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-investment grade	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0	0	0	0
<b>Derivative Contracts</b>					
Interest rate futures and forward contracts	151,383	380,562	205,077	575,579	189,923
Written options contracts (interest rate)	114,824	299,649	155,607	401,862	148,956
Purchased options contracts (interest rate)	0	0	0	0	0
Interest rate swaps	260,178	256,508	263,394	259,569	341,976
Futures and forward foreign exchange	382,861	282,004	341,647	238,641	186,146
Written options contracts (foreign exchange)	0	0	0	0	0
Purchased options contracts (foreign exchange)	0	0	0	0	0
Foreign exchange rate swaps	0	0	0	0	0
Commodity and other futures and forward contracts	0	0	0	0	0
Written options contracts (commodity and other)	0	0	0	0	0
Purchased options contracts (commodity and other)	0	0	0	0	0
Commodity and other swaps	0	0	0	0	0

	BHC	Peer # 1	Pct												
<b>Percent of Total Assets</b>															
Loan commitments (reported semiannually, June/Dec)	161.28	24.48	97	125.87	22.45	97	131.04	22.78	97	128.37	22.01	97	145.43	23.52	97
Standby letters of credit	0.62	0.66	59	0.52	0.67	53	0.48	0.65	52	0.51	0.71	50	0.49	0.84	44
Commercial and similar letters of credit	0	0.02	48	0	0.02	42	0	0.02	45	0	0.02	49	0	0.02	44
Securities lent	0	0.09	42	0	0.12	41	0	0.10	41	0	0.18	40	0	0.40	39
Credit derivatives - notional amount (holding company as guarantor)	0	0.26	27	0	0.25	27	0	0.24	27	0	0.35	26	0	0.42	27
Credit derivatives - notional amount (holding company as beneficiary)	0	0.18	29	0	0.19	29	0	0.18	29	0	0.30	27	0	0.52	27
Credit derivative contracts w/ purchased credit protection-investment grade	0	0.19	34	0	0.18	34	0	0.18	34	0	0.25	34	0	0.30	33
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0.17	34	0	0.14	35	0	0.13	34	0	0.30	33	0	0.45	34
Derivative contracts	3.51	44.65	20	4.77	49.75	18	3.59	46.30	16	5.95	48.62	17	3.83	68.47	14
Interest rate contracts	2.03	32.11	15	3.67	35.96	17	2.32	32.46	15	4.98	34.36	17	3.01	47.31	13
Interest rate futures and forward contracts	0.58	3.60	66	1.49	5.17	70	0.76	3.25	64	2.32	6.21	68	0.84	10.67	59
Written options contracts (interest rate)	0.44	1.58	58	1.17	1.82	61	0.58	1.41	57	1.62	2.18	62	0.66	2.47	56
Purchased options contracts (interest rate)	0	1.48	23	0	1.33	21	0	1.31	23	0	1.46	22	0	2.65	22
Interest rate swaps	1	21.90	17	1	20.67	15	0.98	20.49	14	1.05	20.83	11	1.51	28.86	14
Foreign exchange contracts	1.48	6.76	75	1.10	6.16	74	1.27	6.30	74	0.96	6.01	71	0.82	10.12	66
Futures and forward foreign exchange contracts	1.48	4.19	78	1.10	3.93	77	1.27	3.78	77	0.96	3.47	76	0.82	5.23	72
Written options contracts (foreign exchange)	0	0.04	40	0	0.04	41	0	0.04	40	0	0.03	40	0	0.05	39
Purchased options contracts (foreign exchange)	0	0.05	40	0	0.04	41	0	0.04	40	0	0.04	40	0	0.08	39
Foreign exchange rate swaps	0	0.79	39	0	0.73	39	0	0.76	38	0	0.77	39	0	2.03	38
Equity, commodity, and other derivative contracts	0	1.19	35	0	0.86	34	0	0.92	34	0	1.86	32	0	3.32	31
Commodity and other futures and forward contracts	0	0.08	43	0	0.07	43	0	0.07	43	0	0.14	42	0	0.19	40
Written options contracts (commodity and other)	0	0.41	39	0	0.29	38	0	0.32	38	0	0.52	36	0	0.98	35
Purchased options contracts (commodity and other)	0	0.31	39	0	0.19	38	0	0.21	38	0	0.37	36	0	0.94	34
Commodity and other swaps	0	0.32	37	0	0.29	37	0	0.31	38	0	0.32	36	0	0.38	35
<b>Percent of Average Loans and Leases</b>															
Loan commitments (reported semiannually, June/Dec)	243.25	46.07	98	196.12	42.93	97	216	44.98	97	195.16	42.82	96	207.35	45.53	96

BHC Name

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## Derivative Instruments

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
<b>Notional Amount</b>					
Derivative contracts	909,246	1,218,723	965,725	1,475,651	867,001
Interest rate contracts	526,385	936,719	624,078	1,237,010	680,855
Foreign exchange contracts	382,861	282,004	341,647	238,641	186,146
Equity, commodity, and other contracts	0	0	0	0	0
<b>Derivatives Position</b>					
Futures and forwards	534,244	662,566	546,724	814,220	376,069
Written options	114,824	299,649	155,607	401,862	148,956
Exchange-traded	0	0	0	0	0
Over-the-counter	114,824	299,649	155,607	401,862	148,956
Purchased options	0	0	0	0	0
Exchange-traded	0	0	0	0	0
Over-the-counter	0	0	0	0	0
Swaps	260,178	256,508	263,394	259,569	341,976
Held for trading	0	0	0	0	0
Interest rate contracts	0	0	0	0	0
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Non-traded	909,246	1,218,723	965,725	1,475,651	867,001
Interest rate contracts	526,385	936,719	624,078	1,237,010	680,855
Foreign exchange contracts	382,861	282,004	341,647	238,641	186,146
Equity, commodity, and other contracts	0	0	0	0	0
Derivative contracts (excluding futures and FX 14 days or less)	794,422	919,074	810,117	1,073,789	718,045
One year or less	562,948	766,420	631,932	889,565	546,308
Over 1 year to 5 years	97,087	14,609	41,940	44,412	28,539
Over 5 years	134,387	138,045	136,245	139,812	143,198
Gross negative fair value (absolute value)	12,327	6,507	9,143	13,935	5,712
Gross positive fair value	10,838	25,805	24,303	41,876	16,318
Held for trading	0	0	0	0	0
Non-traded	10,838	25,805	24,303	41,876	16,318
Current credit exposure on risk-based capital derivative contracts	10,180	21,302	22,819	30,413	14,979
Credit losses on derivative contracts	0	0	0	0	0
<b>Past Due Derivative Instruments Fair Value</b>					
30–89 days past due	0	0	0	0	0
90+ days past due	0	0	0	0	0

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# Derivatives Analysis

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer #	Pct												
<b>Percent of Notional Amount</b>															
Interest rate contracts	57.89	93.66	7	76.86	94.09	14	64.62	94.17	8	83.83	94.10	17	78.53	93.44	19
Foreign exchange contracts	42.11	3.30	94	23.14	3.27	90	35.38	3.47	93	16.17	3.49	88	21.47	3.20	89
Equity, commodity, and other contracts	0	1.20	35	0	1.17	34	0	1.14	34	0	1.17	32	0	1.64	31
<b>Futures and forwards</b>															
Written options	12.63	5.78	80	24.59	7.49	88	16.11	6.28	82	27.23	8.18	86	17.18	5.91	87
Exchange-traded	0	0.15	42	0	0.11	42	0	0.12	42	0	0.14	40	0	0.15	42
Over-the-counter	12.63	5.46	83	24.59	7.20	88	16.11	5.96	83	27.23	7.73	87	17.18	5.10	90
Purchased options	0	3.69	21	0	3.44	19	0	3.27	20	0	3.42	19	0	4.42	18
Exchange-traded	0	0.15	41	0	0.12	40	0	0.12	41	0	0.15	40	0	0.28	39
Over-the-counter	0	3.17	21	0	3.04	21	0	2.87	21	0	2.86	21	0	3.35	18
Swaps	28.61	74.97	13	21.05	71.23	13	27.27	74.26	14	17.59	68.76	13	39.44	69.75	18
<b>Held for trading</b>															
Interest rate contracts	0	37.98	23	0	40.60	20	0	40.42	21	0	43.53	19	0	44.16	18
Foreign exchange contracts	0	31.52	23	0	34.42	21	0	34.15	21	0	36.62	19	0	37.24	18
Equity, commodity, and other contracts	0	1.71	35	0	1.57	33	0	1.68	33	0	1.60	32	0	1.60	30
Equity, commodity, and other contracts	0	0.58	40	0	0.58	40	0	0.60	39	0	0.68	38	0	0.83	36
<b>Non-traded</b>															
Interest rate contracts	100	62.02	76	100	59.40	79	100	59.58	78	100	56.47	80	100	55.84	81
Foreign exchange contracts	57.89	57.94	50	76.86	56.19	60	64.62	56.71	54	83.83	53.82	64	78.53	52.22	64
Equity, commodity, and other contracts	42.11	0.36	97	23.14	0.38	96	35.38	0.40	96	16.17	0.46	95	21.47	0.34	95
Equity, commodity, and other contracts	0	0.10	38	0	0.13	38	0	0.09	38	0	0.10	37	0	0.13	38
<b>Derivative contracts (excluding futures and forex 14 days or less)</b>															
One year or less	87.37	93.09	22	75.41	91.87	16	83.89	92.53	21	72.77	91.48	17	82.82	93.86	16
Over 1 year to 5 years	61.91	31.78	75	62.89	28.05	83	65.44	27.56	84	60.28	32.05	78	63.01	32.17	77
Over 5 years	10.68	24.76	26	1.20	26.03	11	4.34	27.01	17	3.01	27.06	14	3.29	30.45	18
Over 5 years	14.78	27.14	40	11.33	30.08	29	14.11	29.89	35	9.47	29.56	26	16.52	28.09	37
Gross negative fair value (absolute value)	1.36	1.56	47	0.53	1.25	30	0.95	0.98	50	0.94	1.55	42	0.66	0.83	49
Gross positive fair value	1.19	1.74	45	2.12	1.68	67	2.52	1.34	93	2.84	2.23	65	1.88	1.19	79
<b>Percent of Tier 1 Capital</b>															
Gross negative fair value, absolute value (X)	0	0.07	25	0	0.05	16	0	0.04	20	0.01	0.07	21	0	0.06	16
Gross positive fair value (X)	0	0.08	18	0.01	0.07	22	0.01	0.05	26	0.02	0.09	22	0.01	0.07	25
Held for trading (X)	0	0.06	23	0	0.05	21	0	0.04	22	0	0.07	19	0	0.06	18
Non-traded (X)	0	0.02	41	0.01	0.01	54	0.01	0.01	60	0.02	0.02	64	0.01	0.01	65
Current credit exposure (X)	0	0.04	28	0.01	0.05	27	0.01	0.04	33	0.01	0.06	28	0.01	0.05	30
Credit losses on derivative contracts	0	0	50	0	0	45	0	0	46	0	0	43	0	0	45
<b>Past Due Derivative Instruments Fair Value</b>															
30-89 days past due	0	0	46	0	0	47	0	0	47	0	0	46	0	0	47
90+ days past due	0	0	47	0	0	46	0	0	47	0	0	47	0	0	48
<b>Other Ratios</b>															
Current credit exposure / Risk-weighted assets	0.05	0.54	26	0.11	0.63	29	0.11	0.46	33	0.16	0.85	28	0.08	0.73	30

BHC Name \_\_\_\_\_ City/State \_\_\_\_\_

### Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
<b>Change: Allowance for Loan and Lease Losses excluding ATTR</b>					
Beginning balance	284,129	440,342	440,342	376,824	402,621
Gross losses	115,570	134,056	233,740	338,861	403,244
Write-downs, transfers to loans held-for-sale	0	0	0	0	11,215
Recoveries	37,718	33,775	70,624	70,907	86,287
Net losses	77,852	100,281	163,116	267,954	316,957
Provision for loan and lease losses	104,731	-7,233	6,903	331,472	291,160
Adjustments	0	0	0	0	0
Ending balance	311,008	332,828	284,129	440,342	376,824
Memo: Allocated transfer risk reserve (ATTR)	0	0	0	0	0

	BHC	Peer # 1	Pct												
<b>Analysis Ratios</b>															
Provision for loan and lease losses / Average assets	0.78	0.08	96	-0.06	-0.14	63	0.03	-0.09	80	1.41	0.51	94	1.35	0.15	96
Provision for loan and lease losses / Average loans and leases	1.22	0.14	96	-0.09	-0.25	65	0.04	-0.16	79	2.03	0.82	92	1.83	0.24	95
Provision for loan and lease losses / Net loan and lease losses	134.53	198.72	53	-7.21	77.32	62	4.23	-105.48	66	123.70	487.86	4	91.86	130.58	19
Allowance for loan and lease losses / Total loans and leases not held for sale	1.72	1.17	87	2.08	1.39	87	1.71	1.23	86	2.69	1.58	89	2.32	0.83	95
Allowance for loan and lease losses / Total loans and leases	1.71	1.15	87	2.06	1.37	87	1.70	1.20	86	2.65	1.55	89	2.28	0.81	95
Allowance for loan and lease losses / Net loans and leases losses (X)	2	28.67	2	1.66	15.27	0	1.74	21.39	0	1.64	11.58	2	1.19	8.03	5
Allowance for loan and lease losses / Nonaccrual assets	367.63	413.77	56	387.18	318.67	73	321.18	364.13	58	452.28	299.17	81	338.18	218.72	83
ALLL / 90+ days past due + nonaccrual loans and leases	336.79	319.24	62	376.02	260.68	76	283.38	287.08	66	331.80	244.34	72	328.21	151.73	89
Gross loan and lease losses / Average loans and leases	1.35	0.16	96	1.64	0.22	96	1.43	0.19	96	2.08	0.34	95	2.54	0.28	95
Recoveries / Average loans and leases	0.44	0.07	94	0.41	0.08	94	0.43	0.08	95	0.43	0.07	94	0.54	0.08	96
Net losses / Average loans and leases	0.91	0.08	96	1.22	0.13	97	1	0.11	97	1.64	0.27	94	2	0.21	95
Write-downs, transfers to loans held-for-sale / Average loans and leases	0	0	44	0	0	45	0	0	43	0	0	44	0.07	0	97
Recoveries / Prior year-end losses	16.14	23.25	34	9.97	16.12	33	20.84	34.67	31	17.58	33.98	19	23.07	36.22	31
Earnings coverage of net loan and lease losses (X)	4.23	-9.51	26	3.68	4.52	18	3.92	39.72	12	2.66	22.91	13	2.13	24.40	11

#### Net Loan and Lease Losses By Type

Real estate loans	-0.02	-0.01	27	-0.01	0.03	21	-0.01	0.02	24	-0.01	0.04	10	-0.01	0.01	18
Real estate loans secured by 1-4 family	-0.02	-0.02	43	-0.05	-0.01	18	-0.04	-0.02	22	-0.04	0.01	14	-0.01	0.01	27
Revolving	-0.01	-0.08	59	-0.03	-0.05	35	-0.05	-0.07	36	-0.09	0.01	13	0.03	0.02	62
Closed-end	-0.02	-0.02	36	-0.05	-0.01	15	-0.04	-0.01	15	-0.02	0	20	-0.03	0	13
Commercial real estate loans	0	0	36	0	0.05	23	0	0.04	21	0	0.07	8	-0.01	0.01	10
Construction and land development	-0.01	-0.02	40	-0.01	0	32	-0.01	0	32	-0.02	0	23	-0.01	-0.01	32
1-4 family	0	0	60	0	0	57	0	0	57	0	0	59	0	0	55
Other	-0.01	-0.01	33	-0.01	-0.01	31	-0.01	0	27	-0.02	0	18	-0.01	-0.01	29
Multifamily	0	0	58	0	0.01	51	0	0.01	48	0	0	58	0	0	56
Nonfarm nonresidential	0	0	47	0	0.07	22	0	0.05	22	0.01	0.11	24	-0.02	0.02	10
Owner-occupied	0	0	80	0	0.01	58	0	0.01	55	0.01	0.02	57	-0.01	0.01	9
Other	0	0	20	0	0.06	19	0	0.04	25	0	0.08	8	0	0.01	16
Real estate loans secured by farmland	-0.18	0	3	0	-0.01	58	0	0	54	0.01	0.02	75	0.01	0.01	77
Commercial and industrial loans	0.29	0.10	80	0.32	0.20	70	0.30	0.17	76	0.47	0.47	58	0.58	0.37	79
Loans to individuals	1.83	0.65	93	3.04	0.78	92	2.30	0.71	92	4	1.13	93	4.47	1.17	95
Credit card loans	1.97	1.99	52	3.20	2.18	74	2.52	1.84	75	4.22	2.92	77	4.66	3.11	81
Agricultural loans	0	0.01	24	0.20	0.03	87	-0.25	0.02	7	0.37	0.19	83	0.14	0.08	74
Loans to foreign governments and institutions	0	0		0	0		0	0		0	0		0	0	
Other loans and leases	0.55	0.14	87	0.21	0.08	80	0.21	0.10	77	-1.20	0.15	0	-4.31	0.15	0

BHC Name \_\_\_\_\_ City/State \_\_\_\_\_

### Past Due and Nonaccrual Assets

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
<b>30+ Days Past Due and Nonaccrual Assets</b>					
30-89 days past due loans and leases	83,924	74,046	70,152	122,043	154,175
90+ days past due loans and leases	7,748	2,552	11,800	35,353	3,387
Nonaccrual loans and leases	84,598	85,961	88,465	97,360	111,426
Total past due and nonaccrual loans and leases	176,270	162,559	170,417	254,756	268,988
<b>Restructured 30-89 days past due</b>					
Restructured 30-89 days past due	4,332	3,085	3,765	5,984	9,100
Restructured 90+ days past due	1,290	1,631	9,856	1,824	1,669
Restructured nonaccrual	8,452	7,049	5,321	6,028	9,387
Total restructured loans and leases	14,074	11,765	18,942	13,836	20,156
<b>30-89 days past due loans held for sale</b>					
30-89 days past due loans held for sale	0	169	0	0	2,674
90+ days past due loans held for sale	0	0	0	0	0
Nonaccrual loans held for sale	0	161	0	0	0
Total past due and nonaccrual loans held for sale	0	330	0	0	2,674
Restructured loans and leases in compliance	63,917	71,088	52,488	73,411	79,556
Other real estate owned	1,110	312	98	569	3,593
<b>Other Assets</b>					
30-89 days past due	0	0	0	0	0
90+ days past due	0	0	0	0	0
Nonaccrual	0	0	0	0	0
Total other assets past due and nonaccrual	0	0	0	0	0

	BHC	Peer # 1	Pct												
<b>Percent of Loans and Leases</b>															
30-89 days past due loans and leases	0.46	0.32	73	0.46	0.27	81	0.42	0.32	71	0.73	0.39	84	0.93	0.43	88
90+ days past due loans and leases	0.04	0.09	55	0.02	0.10	43	0.07	0.10	67	0.21	0.12	80	0.02	0.15	34
Nonaccrual loans and leases	0.47	0.38	66	0.53	0.58	50	0.53	0.46	66	0.59	0.66	51	0.67	0.51	71
90+ days past due and nonaccrual loans and leases	0.51	0.53	57	0.55	0.73	43	0.60	0.62	58	0.80	0.85	54	0.69	0.71	54
<b>30-89 days past due restructured</b>															
30-89 days past due restructured	0.02	0.01	84	0.02	0.01	83	0.02	0.01	84	0.04	0.01	83	0.06	0.01	87
90+ days past due restructured	0.01	0	84	0.01	0	85	0.06	0	93	0.01	0.01	86	0.01	0.01	81
Nonaccrual restructured	0.05	0.09	45	0.04	0.12	31	0.03	0.10	29	0.04	0.13	24	0.06	0.14	35
<b>30-89 days past due loans held for sale</b>															
30-89 days past due loans held for sale	0	0	40	0	0	84	0	0	40	0	0	38	0.02	0	92
90+ days past due loans held for sale	0	0	42	0	0	42	0	0	41	0	0	41	0	0	42
Nonaccrual loans held for sale	0	0	40	0	0	79	0	0	40	0	0.01	38	0	0	40
<b>Percent of Loans and Leases and Other Assets</b>															
<b>30+ Days Past Due and Nonaccrual</b>															
30-89 days past due assets	0.46	0.32	73	0.46	0.27	81	0.42	0.32	71	0.73	0.40	84	0.93	0.43	88
90+ days past due assets	0.04	0.10	54	0.02	0.10	42	0.07	0.10	67	0.21	0.12	80	0.02	0.15	32
Nonaccrual assets	0.47	0.39	66	0.53	0.59	50	0.53	0.47	66	0.59	0.67	51	0.67	0.53	71
30+ days past due and nonaccrual assets	0.97	0.88	67	1	1.04	58	1.02	0.97	64	1.53	1.29	70	1.63	1.19	76
<b>Percent of Total Assets</b>															
90+ days past due and nonaccrual assets	0.36	0.32	69	0.35	0.43	46	0.37	0.36	62	0.53	0.52	58	0.51	0.44	65
90+ days past due and nonaccrual assets + other real estate owned	0.36	0.34	66	0.35	0.46	43	0.37	0.37	61	0.54	0.55	58	0.52	0.48	62
<b>Restructured and Nonaccrual Loans and Leases + OREO as Percent of:</b>															
Total assets	0.60	0.38	78	0.63	0.52	68	0.58	0.41	75	0.72	0.60	67	0.91	0.53	86
Allowance for loan and lease losses	49.92	57.44	51	48.70	67.93	37	54.44	62.64	53	40.68	66.66	27	54.49	115.41	19
Equity capital + allowance for loan and lease losses	4.94	3.52	75	5.08	4.43	65	4.81	3.60	72	5.71	4.97	65	7.39	4.28	80
Tier 1 capital + allowance for loan and lease losses	4.80	3.97	69	5.08	5.28	52	4.74	4.30	64	5.76	6.05	53	7.33	5.65	72
Loans and leases + other real estate owned	0.85	0.63	72	1	0.88	64	0.92	0.71	69	1.08	0.97	63	1.24	0.85	81

Note: 30-89 Days past due amounts and ratios are confidential prior to March 2001.

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### Past Due and Nonaccrual Loans and Leases

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
<b>30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type</b>															
Real estate															
30–89 days past due .....	0.15	0.26	42	0.24	0.24	60	0.20	0.26	44	0.85	0.39	87	0.68	0.38	84
90+ days past due .....	0.10	0.11	73	0.03	0.12	56	0.05	0.12	66	0.55	0.16	87	0.04	0.16	52
Nonaccrual .....	0.21	0.45	27	0.20	0.65	16	0.42	0.52	51	0.20	0.76	12	0.27	0.46	32
Commercial and industrial															
30–89 days past due .....	0.25	0.28	61	0.67	0.17	96	0.40	0.24	76	0.28	0.23	71	1.07	0.31	91
90+ days past due .....	0.03	0.03	65	0.02	0.02	72	0.02	0.04	56	0.08	0.03	81	0.01	0.05	38
Nonaccrual .....	0.22	0.46	30	0.16	0.64	14	0.16	0.57	19	0.18	0.75	14	0.27	0.83	20
Individuals															
30–89 days past due .....	0.83	0.70	65	0.59	0.55	60	0.71	0.63	60	0.87	0.83	56	1.19	0.83	69
90+ days past due .....	0.01	0.07	50	0	0.07	42	0	0.09	42	0.01	0.14	42	0.01	0.17	41
Nonaccrual .....	0.67	0.18	88	0.63	0.18	92	0.60	0.17	90	0.88	0.28	90	1.17	0.17	96
Depository institution loans															
30–89 days past due .....		0.01			0			0.01			0			0	
90+ days past due .....		0			0			0			0			0	
Nonaccrual .....		0.01			0			0			0			0	
Agricultural															
30–89 days past due .....	0.03	0.10	64	0.35	0.16	76	0.01	0.07	63	0.55	0.17	85	0.65	0.24	81
90+ days past due .....	0.01	0	90	0	0	90	0.54	0	98	0	0	89	0	0	42
Nonaccrual .....	0.86	0.36	86	2.14	0.69	84	1.15	0.70	83	1.67	0.49	86	0.47	0.67	65
Foreign governments															
30–89 days past due .....		0			0.01			0.50			0			0.07	
90+ days past due .....		0			0			0			0			0	
Nonaccrual .....		0.18			0.04			0.15			0.09			0.03	
Other loans and leases															
30–89 days past due .....	0.19	0.11	78	0.98	0.11	94	0.21	0.12	77	0.17	0.18	66	0.29	0.20	70
90+ days past due .....	0	0.01	33	0	0.01	75	0	0.01	34	0	0.01	72	0	0.01	70
Nonaccrual .....	0.04	0.07	64	0.04	0.13	55	0.05	0.09	61	0.03	0.15	48	0.05	0.13	52

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name \_\_\_\_\_ City/State \_\_\_\_\_

### Past Due and Nonaccrual Loans and Leases—Continued

		06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
		BHC	Peer #	Pct												
<b>Memoranda</b>																
1-4 family	30-89 days past due	0.28	0.39	51	0.12	0.35	25	0.27	0.46	33	0.42	0.65	36	0.47	0.67	42
	90+ days past due	0.13	0.22	70	0.13	0.27	69	0.19	0.24	75	0.12	0.33	64	0.14	0.31	66
	Nonaccrual	0.30	0.61	33	0.33	0.82	20	0.39	0.71	35	0.35	0.89	20	0.39	0.73	28
Revolving	30-89 days past due	0.22	0.26	45	0.19	0.29	39	0.19	0.28	43	0.33	0.48	40	0.20	0.45	23
	90+ days past due	0	0.02	35	0	0.02	34	0	0.02	71	0	0.03	63	0	0.05	53
	Nonaccrual	0.49	1.15	50	0.62	1.05	50	0.64	1.18	54	0.60	1.13	42	0.46	1	37
Closed-end	30-89 days past due	0.30	0.42	51	0.09	0.36	23	0.29	0.49	39	0.45	0.65	40	0.60	0.70	57
	90+ days past due	0.17	0.25	75	0.16	0.29	74	0.26	0.26	75	0.15	0.38	69	0.21	0.35	73
	Nonaccrual	0.24	0.60	26	0.24	0.77	17	0.31	0.67	25	0.27	0.87	18	0.35	0.70	30
Junior lien	30-89 days past due	0	0.01	36	0.02	0.01	78	0.01	0.01	68	0.03	0.02	77	0.03	0.02	69
	90+ days past due	0	0	36	0	0	36	0	0	36	0	0	74	0	0	61
	Nonaccrual	0.04	0.02	76	0.05	0.04	61	0.07	0.03	80	0.06	0.04	69	0.07	0.04	71
Commercial real estate	30-89 days past due	0.12	0.16	55	0.29	0.14	80	0.18	0.15	68	1.10	0.26	95	0.81	0.18	96
	90+ days past due	0.09	0.01	92	0	0.01	25	0.01	0.01	78	0.78	0.02	98	0.01	0.03	49
	Nonaccrual	0.09	0.32	23	0.06	0.52	10	0.36	0.38	56	0.03	0.62	6	0.06	0.23	21
Construction and development	30-89 days past due	0.33	0.22	77	0.05	0.12	58	0.30	0.17	77	2.35	0.28	95	2.38	0.28	95
	90+ days past due	0.28	0.01	96	0	0.01	38	0	0.01	38	0	0.01	35	0	0.02	33
	Nonaccrual	0.08	0.16	60	0.15	0.36	61	0	0.20	15	0	0.41	11	0	0.20	12
1-4 family	30-89 days past due	0	0.02	29	0	0.02	33	0	0.02	30	0	0.03	28	0.10	0.06	77
	90+ days past due	0	0	47	0	0	44	0	0	44	0	0	42	0	0	41
	Nonaccrual	0	0.01	32	0.03	0.02	78	0	0.01	32	0	0.03	27	0	0.02	30
Other	30-89 days past due	0.33	0.17	80	0.05	0.07	68	0.30	0.13	81	2.35	0.22	95	2.28	0.20	95
	90+ days past due	0.28	0.01	96	0	0	41	0	0	41	0	0	40	0	0.01	35
	Nonaccrual	0.08	0.13	67	0.12	0.29	62	0	0.16	18	0	0.35	12	0	0.17	14
Multifamily	30-89 days past due	0	0.04	29	1.97	0.06	97	0.87	0.07	96	2.30	0.09	97	1.41	0.08	99
	90+ days past due	0	0	45	0	0	44	0	0	46	0	0	45	0	0	41
	Nonaccrual	0.30	0.07	86	0	0.14	21	3.85	0.17	99	0	0.11	20	0	0.05	21
Nonfarm non-residential	30-89 days past due	0.02	0.13	28	0.10	0.14	56	0.01	0.13	18	0.36	0.23	72	0.06	0.14	32
	90+ days past due	0	0.01	32	0	0.01	29	0.02	0.01	85	1.24	0.02	99	0.01	0.03	56
	Nonaccrual	0.07	0.39	17	0.02	0.66	5	0.02	0.45	9	0.05	0.80	8	0.09	0.28	21
Owner Occupied	30-89 days past due	0.01	0.04	31	0.04	0.04	55	0.01	0.04	30	0.04	0.07	51	0.06	0.07	53
	90+ days past due	0	0	34	0	0	34	0.01	0	83	0	0	33	0	0.01	62
	Nonaccrual	0.07	0.14	36	0.02	0.25	17	0.02	0.17	18	0.05	0.27	17	0.09	0.16	37
Other	30-89 days past due	0.02	0.08	48	0.06	0.09	61	0	0.08	14	0.32	0.14	77	0	0.07	19
	90+ days past due	0	0	37	0	0.01	36	0.01	0	88	1.24	0.01	99	0	0.01	64
	Nonaccrual	0	0.21	7	0	0.40	10	0	0.23	7	0	0.44	11	0.01	0.10	21
Farmland	30-89 days past due	0.09	0.11	69	0.20	0.11	74	0.18	0.10	79	0.05	0.11	62	0.22	0.23	65
	90+ days past due	0.04	0.01	89	0.01	0	90	0	0	45	0	0	45	0	0.01	42
	Nonaccrual	1.11	0.63	78	1.27	1.10	73	1.26	0.69	81	1.30	1.13	69	1.83	0.84	76
Credit card	30-89 days past due	0.85	1.02	48	0.62	0.63	45	0.76	0.81	40	0.89	0.95	41	1.24	1.19	48
	90+ days past due	0	0.44	15	0	0.39	15	0	0.45	14	0	0.63	13	0.01	0.78	25
	Nonaccrual	0.77	0.11	90	0.69	0.08	91	0.68	0.10	90	0.95	0.05	94	1.28	0.11	95

Note: 30-89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name \_\_\_\_\_ City/State \_\_\_\_\_

## Regulatory Capital Components and Ratios

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
<b>Common Equity Tier 1 Capital</b>					
Common stock plus related surplus	-421,202	-419,151	-419,637	-332,968	-333,285
Retained earnings	3,570,698	3,295,180	3,412,160	3,018,257	2,778,464
Accumulated other comprehensive income (AOCI)	-315,251	-20,937	-60,382	13,249	-42,817
Common equity tier 1 minority interest	380	385	389	358	225
Common equity tier 1 capital before adjustments/deductions	2,834,625	2,855,477	2,932,530	2,698,896	2,402,587
<b>Common Equity Tier 1 Capital: Adjustments/Deductions</b>					
Less: Goodwill, intangible assets, and deferred tax assets	223,727	165,797	164,993	166,666	169,904
Accumulated other comprehensive income-related adjustments	-315,252	-20,937	-60,383	13,249	-42,818
Other deductions from common equity tier 1 capital	0	0	0	0	0
Subtotal:	2,926,150	2,710,617	2,827,920	2,518,981	2,275,501
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	0
Common equity tier 1 capital	2,926,150	2,710,617	2,827,920	2,518,981	2,275,501
<b>Additional Tier 1 Capital</b>					
Additional tier 1 capital instruments and related surplus	0	149,706	149,719	149,693	149,669
Non-qualifying capital instruments	0	0	0	0	0
Tier 1 minority interest not included in common equity tier 1 capital	0	0	0	0	34
Additional tier 1 capital before deductions	0	149,706	149,719	149,693	149,703
Less: Additional tier 1 capital deductions	0	0	0	0	0
Additional tier 1 capital	0	149,706	149,719	149,693	149,703
<b>Tier 1 Capital</b>	2,926,150	2,860,323	2,977,639	2,668,674	2,425,204
<b>Tier 2 Capital</b>					
Tier 2 capital instruments and related surplus	298,542	148,601	148,706	148,496	148,286
Non-qualifying capital instruments	0	0	0	0	0
Total capital minority interest not included in tier 1 capital	0	0	0	0	5
Allowance for loan and lease losses in tier 2 capital	282,749	240,049	258,915	245,072	248,600
Exited advanced approach eligible credit reserves					
Unrealized gains on AFS preferred stock classified as equity					
Tier 2 capital before deductions	581,291	388,650	407,621	393,568	396,891
Exited advanced approach tier 2 capital before deductions					
Less: Tier 2 capital deductions	0	0	0	0	11,009
Tier 2 capital	581,291	388,650	407,621	393,568	385,882
Exited advanced approach tier 2 capital					
Total capital	3,507,441	3,248,973	3,385,260	3,062,242	2,811,086
Exited advanced approach total capital					
<b>Total Assets for Capital Ratios</b>					
Average total consolidated assets, adjusted	26,593,541	25,496,739	26,069,829	24,368,860	22,110,511
Less: Deductions from common equity tier 1 capital	223,727	165,797	164,993	166,666	169,904
Less: Other deductions	0	0	0	0	0
Total assets for leverage ratio	26,369,814	25,330,942	25,904,836	24,202,194	21,940,607
Total risk-weighted assets	22,570,429	19,084,662	20,665,908	19,380,058	19,713,620
Exited advanced approach total RWA					

Capital Ratios	BHC	Peer # 1	Pct												
Common equity tier 1 capital, column A	12.96	11.85	73	14.20	12.66	76	13.68	12.37	74	13	12.35	66	11.54	12.11	44
Common equity tier 1 capital, column B	0	0.26	46	0	0.29	46	0	0.29	46	0	0.30	46	0	0.29	46
Tier 1 capital, column A	12.96	12.53	66	14.99	13.44	76	14.41	13.11	74	13.77	13.08	71	12.30	12.78	46
Tier 1 capital, column B	0	0.31	46	0	0.33	46	0	0.34	46	0	0.34	46	0	0.34	46
Total capital, column A	15.54	14.37	72	17.02	15.42	78	16.38	14.91	77	15.80	15.23	68	14.26	14.36	60
Total capital, column B	0	0.34	46	0	0.37	46	0	0.37	46	0	0.39	46	0	0.38	46
Tier 1 leverage	11.10	9.08	90	11.29	9.11	90	11.49	8.98	91	11.03	9.13	90	11.05	9.76	80
Supplementary leverage ratio, advanced approaches HCs		6.62			6.95			6.71			8.72			7.41	

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### Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
<b>Insurance Activities</b>							
Total insurance underwriting assets	0	0	0	0	0		
Total property and casualty assets	0	0	0	0	0		
Reinsurance recoverables (P/C)							
Total life and health assets	0	0	0	0	0		
Reinsurance recoverables (L/H)							
Separate account assets (L/H)	0	0	0	0	0		
<hr/>							
Total insurance underwriting equity	0	0	0	0	0		
Total property and casualty equity	0	0	0	0	0		
Total life and health equity	0	0	0	0	0		
Total insurance underwriting net income	0	0	0	0	0		
Total property and casualty	0	0	0	0	0		
Total life and health	0	0	0	0	0		
<hr/>							
Claims and claims adjusted expense reserves (P/C)	0	0	0	0	0		
Unearned premiums (P/C)	0	0	0	0	0		
Policyholder benefit and contractholder funds (L/H)	0	0	0	0	0		
Separate account liabilities (L/H)	0	0	0	0	0		
Insurance activities revenue	9	14	27	20	27	-35.71	-94.12
Other insurance activities income	9	14	27	20	27	-35.71	-94.12
Insurance and reinsurance underwriting income	0	0	0	0	0		
Premiums	0	0	0	0	0		
Credit related insurance underwriting	0	0	0	0	0		
Other insurance underwriting	0	0	0	0	0		
Insurance benefits, losses, expenses	0	0	0	0	0		
Net assets of insurance underwriting subsidiaries	0	0	0	0	0		
Life insurance assets	515,857	7,738	386,386	7,755	7,602	6566.54	6994.72

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
<b>Analysis Ratios</b>															
Insurance underwriting assets / Consolidated assets	0	0	40	0	0	40	0	0	40	0	0	39	0	0.01	37
Insurance underwriting assets (P/C) / Total insurance underwriting assets	51.63			52.30			53.11			53.67			51.47		
Insurance underwriting assets (L/H) / Total insurance underwriting assets	48.37			47.70			46.89			46.33			48.53		
Separate account assets (L/H) / Total life assets	11.61			13.29			13.40			11.24			7.26		
<hr/>															
Insurance activities revenue / Adjusted operating income	0	0.36	29	0	0.37	25	0	0.36	27	0	0.41	26	0	0.47	24
Premium income / Insurance activities revenue	0	3.08	41	0	3.14	41	0	2.76	42	0	2.84	40	0	7.32	37
Credit related premium income / Total premium income	34.56			30.92			32.99			38.23			34.91		
Other premium income / Total premium income	65.44			69.08			67.01			61.77			65.09		
<hr/>															
Insurance underwriting net income / Consolidated net income	0	0.02	44	0	0.02	44	0	0.02	44	0	0.03	44	0	0.08	39
Insurance net income (P/C) / Equity (P/C)	18.14			21.10			23.22			15.59			19.86		
Insurance net income (L/H) / Equity (L/H)	163.24			5.07			4.49			3.62			5.13		
Insurance benefits, losses, expenses / Insurance premiums	3,806.36			-395.05			927.51			447.82			233.61		
<hr/>															
Reinsurance recovery (P/C) / Total assets (P/C)	0.07			0.07			0.07			0.07			0.15		
Reinsurance recovery (L/H) / Total assets (L/H)	0			0			0			0			0.15		
Net assets of insurance underwriting subsidiaries / Consolidated assets	0	0	44	0	0	44	0	0	44	0	0	44	0	0	42
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	15.94	12.13	65	0.24	11.54	9	11.85	12	45	0.25	11.03	9	0.27	11.51	11
<hr/>															
<b>Broker-Dealer Activities</b>															
Net assets of broker-dealer subsidiaries (\$000)	6,048			5,001			7,727			5,220			4,851		
Net assets of broker-dealer subsidiaries / Consolidated assets	0.02	0.53	77	0.02	0.47	78	0.03	0.46	78	0.02	0.75	75	0.02	1.39	70

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### Foreign Activities

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
<b>Foreign Activities</b>					
Total foreign loans and leases	147	17	61	11	18
Real estate loans	139	0	48	0	0
Commercial and industrial loans	8	17	13	11	18
Loans to depository institutions and other banks acceptances	0	0	0	0	0
Loans to foreign governments and institutions	0	0	0	0	0
Loans to individuals	0	0	0	0	0
Agricultural loans	0	0	0	0	0
Other foreign loans	0	0	0	0	0
Lease financing receivables	0	0	0	0	0
Debt securities	0	0	0	0	0
Interest-bearing bank balances	0	0	0	0	0
Total selected foreign assets	147	17	61	11	18
Total foreign deposits	0	0	0	0	0
Interest-bearing deposits	0	0	0	0	0
Non-interest-bearing deposits	0	0	0	0	0

	BHC	Peer # 1	Pct												
<b>Analysis Ratios</b>															
Yield: Foreign loans	0	0.77	32	0	0.64	34	0	0.66	33	0	0.87	31	0	1.25	31
Cost: Interest-bearing deposits		0.25			0.12			0.14			0.42			1.19	

#### Net Losses as a Percent of Foreign Loans by Type

Real estate loans	0.37	0.26	0.20	5.18	27.03
Commercial and industrial loans	0.61	1.03	0.79	0.64	0.29
Foreign governments and institutions	0	0	0	0	0

#### Growth Rates

Net loans and leases	764.71	11.61	96	-54.05	-1.19	8	454.55	6.83	96	-38.89	-2.40	11	20	22.48	74
Total selected assets	764.71	18.50	96	-54.05	3.19	8	454.55	9.48	97	-38.89	2.04	10	20	12.40	78
Deposits		-4.80			9.07			0.73			3.46			10.36	

BHC Name

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### Servicing, Securitization and Asset Sale Activities—Part 1

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
<b>Activity</b>							
Securitization activities	1,320,499	1,614,016	1,424,624	1,951,950	2,614,056	-18.19	-54.83
1-4 family residential loans	1,320,499	1,614,016	1,424,624	1,951,950	2,614,056	-18.19	-54.83
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Retained credit exposure	0	0	0	0	0		
1-4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Unused commitments to provide liquidity (servicer advance)	0	0	0	0	0		
Seller's interest carried as securities and loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
Asset-backed commercial paper conduits	0	0	0	0	0		
Credit exposure from credit enhancements provided to conduit structures	0	0	0	0	0		
Liquidity commitments provided to conduit structures	0	0	0	0	0		
<b>Activity as a Percent of Total Assets</b>							
Securitization activities	5.09	6.32	5.30	7.87	11.55		
1-4 family residential loans	5.09	6.32	5.30	7.87	11.55		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and Industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Asset-backed commercial paper conduits	0	0	0	0	0		
Credit exposure from credit enhancements provided to conduit structures	0	0	0	0	0		
Liquidity commitments provided to conduit structures	0	0	0	0	0		
<b>Percent of Total Managed Assets (On balance-sheet loans and securitized loans)</b>							
1-4 family residential loans	12.39	15.30	13.10	17.20	18.81		
Home equity lines	1.75	1.90	1.81	2.04	2.54		
Credit card receivables	35.71	31.50	33.29	30.91	33.41		
Auto loans and other consumer loans	5.91	3.49	4.93	3.27	3.70		
Commercial and industrial loans	10.82	11.94	10.69	12.72	9.89		
All other loans and leases	33.42	35.88	36.18	33.85	31.66		

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### Servicing, Securitization and Asset Sale Activities—Part 2

	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
<b>Percent of Total Securitization Activities by Type</b>					
Retained credit exposure.....	0	0	0	0	0
1-4 family residential loans.....	0	0	0	0	0
Home equity lines.....					
Credit card receivables.....					
Auto loans.....					
Commercial and industrial loans.....					
All other loans and leases.....					
Unused commitments to provide liquidity (servicer advance).....	0	0	0	0	0
Seller's interest carried as securities and loans.....	0	0	0	0	0
Home equity lines.....					
Credit card receivables.....					
Commercial and industrial loans.....					
<b>Percent of Tier 1 Capital</b>					
Total retained credit exposure.....	0	0	0	0	0
Total retained credit exposure and asset sale credit exposure.....	2.06	2.39	2.14	2.66	0.06

	Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
							1-Year	5-Year
<b>30-89 Days Past Due Securitized Assets</b>								
1-4 family residential loans.....	5,841	5,183	22,888	28,425	39,012	12.70	-83.42	
Home equity lines.....	0	0	0	0	0			
Credit card receivables.....	0	0	0	0	0			
Auto loans.....	0	0	0	0	0			
Commercial and industrial loans.....	0	0	0	0	0			
All other loans and leases.....	0	0	0	0	0			
Total 30-89 days past due securitized assets.....	5,841	5,183	22,888	28,425	39,012	12.70	-83.42	
<b>90+ Days Past Due Securitized Assets</b>								
1-4 family residential loans.....	7,491	9,026	8,468	12,746	11,245	-17.01	-34.89	
Home equity lines.....	0	0	0	0	0			
Credit card receivables.....	0	0	0	0	0			
Auto loans.....	0	0	0	0	0			
Commercial and industrial loans.....	0	0	0	0	0			
All other loans and leases.....	0	0	0	0	0			
Total 90+ days past due securitized assets.....	7,491	9,026	8,468	12,746	11,245	-17.01	-34.89	
Total past due securitized assets.....	13,332	14,209	31,356	41,171	50,257	-6.17	-71.48	
<b>Net Losses on Securitized Assets</b>								
1-4 family residential loans.....	0	0	0	0	0			
Home equity lines.....	0	0	0	0	0			
Credit card receivables.....	0	0	0	0	0			
Auto loans.....	0	0	0	0	0			
Commercial and industrial loans.....	0	0	0	0	0			
All other loans and leases.....	0	0	0	0	0			
Total net losses on securitized assets.....	0	0	0	0	0			

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### Servicing, Securitization and Asset Sale Activities—Part 3

	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
<b>30–89 Days Past Due Securitized Assets Percent of Type</b>					
1–4 family residential loans	0.44	0.32	1.61	1.46	1.49
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total 30–89 days past due securitized assets	0.44	0.32	1.61	1.46	1.49
<b>90+ Days Past Due Securitized Assets Percent of Type</b>					
1–4 family residential loans	0.57	0.56	0.59	0.65	0.43
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					
Total 90+ days past due securitized assets	0.57	0.56	0.59	0.65	0.43
Total past due securitized assets percent of securitized assets	1.01	0.88	2.20	2.11	1.92
<b>Net Loss on Securitized Assets Percent of Type</b>					
1–4 family residential loans	0	0	0	0	0
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total net losses on securitized assets	0	0	0	0	0
<b>30–89 Days Past Due Managed Assets Percent of Type</b>					
1–4 family residential loans	0.38	0.23	1.08	1.06	1.25
Home equity lines	0.22	0.19	0.19	0.33	0.20
Credit card receivables	0.85	0.62	0.76	0.89	1.24
Commercial and industrial loans	0.25	0.67	0.40	0.28	1.07
All other loans and leases	0.20	0.33	0.17	0.83	0.70
Total managed loans past due 30–89 days	0.46	0.45	0.51	0.81	1.01
<b>90+ Days Past Due Managed Assets Percent of Type</b>					
1–4 family residential loans	0.39	0.40	0.46	0.46	0.37
Home equity lines	0	0	0	0	0
Credit card receivables	0	0	0	0	0.01
Commercial and industrial loans	0.03	0.02	0.02	0.08	0.01
All other loans and leases	0.07	0	0.12	0.46	0.01
Total managed loans past due 90+ days	0.08	0.07	0.11	0.26	0.08
<b>Total Past Due Managed Assets</b>	<b>0.54</b>	<b>0.51</b>	<b>0.62</b>	<b>1.07</b>	<b>1.09</b>
<b>Net Losses on Managed Assets Percent of Type</b>					
1–4 family residential loans	-0.01	-0.02	-0.02	-0.01	-0.01
Home equity lines	-0.01	-0.03	-0.05	-0.09	0.03
Credit card receivables	1.97	3.20	2.52	4.22	4.66
Commercial and industrial loans	0.29	0.32	0.30	0.47	0.58
All other loans and leases	0.16	0.22	0.07	0.22	0.12
<b>Net Losses on Managed Assets Percent of Total Managed Assets</b>	<b>0.80</b>	<b>1.13</b>	<b>0.90</b>	<b>1.44</b>	<b>1.66</b>

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City/State

# Parent Company Income Statement

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change		
						1-Year	5-Year	
<b>Operating Income</b>								
Income from bank subsidiaries .....	72,787	77,430	257,857	127,796	156,525	-6.00	54.95	
Dividends .....	70,012	75,005	253,002	121,554	143,868	-6.66	55.57	
Interest .....	181	103	210	1,641	8,246	75.73		
Management and service fees .....	2,594	2,322	4,645	4,601	4,411	11.71	31.61	
Other income .....	0	0	0	0	0			
Income from nonbank subsidiaries .....	80	79	160	144	138	1.27	-36.51	
Dividends .....	0	0	0	0	0		-100.00	
Interest .....	0	0	2	1	0			
Management and service fees .....	55	54	108	92	87	1.85	57.14	
Other income .....	25	25	50	51	51	0.00	31.58	
Income from subsidiary holding companies .....	0	0	0	0				
Dividends .....	0	0	0	0				
Interest .....	0	0	0	0				
Management and service fees .....	0	0	0	0				
Other income .....	0	0	0	0				
Total income from subsidiaries .....	72,867	77,509	258,017	127,940	156,663	-5.99	54.71	
Securities gains (losses) .....	0	0	0	0	0		-100.00	
Other operating income .....	-322	2,477	4,925	3,395	4,901			
Total operating income .....	72,545	79,986	262,942	131,335	161,564	-9.30	45.49	
<b>Operating Expenses</b>								
Personnel expenses .....	12,758	14,601	37,009	13,875	12,996	-12.62	190.28	
Interest expense .....	3,386	3,386	6,772	6,772	6,772	0.00		
Other expenses .....	2,703	2,149	4,286	5,229	7,989	25.78	-17.14	
Provision for loan and lease losses .....	0	0	0	0	0			
Total operating expenses .....	18,847	20,136	48,067	25,876	27,757	-6.40	146.14	
Income (loss) before taxes .....	53,698	59,850	214,875	105,459	133,807	-10.28	27.23	
Applicable income taxes (credit) .....	-3,836	-3,408	-8,534	-3,783	-1,828			
Extraordinary items .....								
Income before undistributed income of subsidiaries .....	57,534	63,258	223,409	109,242	135,635	-9.05	33.36	
Equity in undistributed income of subsidiaries .....	116,675	229,556	269,979	186,881	157,304	-49.17	169.56	
Bank subsidiaries .....	115,693	227,047	266,096	185,694	156,776	-49.04	187.96	
Nonbank subsidiaries .....	982	2,509	3,883	1,187	528	-60.86	-68.39	
Subsidiary holding companies .....	0	0	0	0	0			
Net income (loss) .....	174,209	292,814	493,388	296,123	292,939	-40.51	101.57	
<b>Memoranda</b>								
Bank net income .....	185,705	302,052	519,098	307,248	300,644	-38.52	118.01	
Nonbank net income .....	982	2,509	3,883	1,187	528	-60.86	-69.11	
Subsidiary holding companys' net income .....	0	0	0	0	0			

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# Parent Company Balance Sheet

Dollar Amount in Thousands	06/30/2022	% of Total Assets	06/30/2021	% of Total Assets	12/31/2021	% of Total Assets	12/31/2020	12/31/2019	Percent Change	
									1-Year	5-Year
<b>Assets</b>										
Investment in bank subsidiaries	2,733,154	82.27	2,799,475	84.66	2,798,917	82.27	2,606,432	2,369,422	-2.37	37.87
Common and preferred stock	2,733,026	82.27	2,798,868	84.64	2,798,468	82.26	2,606,011	2,364,246	-2.35	38.01
Excess cost over fair value	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0		
Other receivables	128	0	607	0.02	449	0.01	421	5,176	-78.91	-93.90
Investment in nonbank subsidiaries	58,582	1.76	56,232	1.70	57,591	1.69	53,708	52,521	4.18	32.54
Common and preferred stock	58,568	1.76	56,213	1.70	57,587	1.69	53,704	52,517	4.19	34.32
Excess cost over fair value	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0		
Other receivables	14	0	19	0	4	0	4	4	-26.32	-97.65
Investment in subsidiary holding companies	0	0	0	0	0	0	0	0		
Common and preferred stock	0	0	0	0	0	0	0	0		
Excess cost over fair value	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0		
Other receivables	0	0	0	0	0	0	0	0		
<b>Assets Excluding Investment in Subsidiaries</b>										
Net loans and leases	0	0	0	0	0	0	0	0		
Securities	5,123	0.15	5,131	0.16	5,129	0.15	133	593	-0.16	3965.87
Securities purchased (reverse repos)	0	0	0	0	0	0	0	0		
Cash and due from affiliated depository institution	480,737	14.47	407,313	12.32	496,315	14.59	432,053	361,538	18.03	71.98
Cash and due from unrelated depository institution	87	0	87	0	87	0	87	87	0.00	0.00
Premises, furnishings, fixtures and equipment	0	0	0	0	0	0	0	0		-100.00
Intangible assets	4,507	0.14	4,507	0.14	4,507	0.13	4,507	4,507	0.00	0.00
Other assets	40,015	1.20	33,910	1.03	39,445	1.16	34,299	31,857	18.00	7.17
Balance due from subsidiaries and related institutions	0	0	0	0	0	0	0	0		
Total assets	3,322,205	100.00	3,306,655	100.00	3,401,991	100.00	3,131,219	2,820,525	0.47	41.48
<b>Liabilities and Capital</b>										
Deposits	1	0	2	0	1	0	2	1	-50.00	-99.42
Securities sold (repos)	0	0	0	0	0	0	0	0		
Commercial paper	0	0	0	0	0	0	0	0		
Other borrowings 1 year or less	0	0	0	0	0	0	0	0		
Borrowings with maturity over 1 year	0	0	0	0	0	0	0	0		
Subordinated notes and debentures	148,811	4.48	148,601	4.49	148,706	4.37	148,496	148,286	0.14	
Other liabilities	184,301	5.55	148,207	4.48	166,379	4.89	129,416	115,096	24.35	119.05
Balance due to subsidiaries and related institutions	154,848	4.66	154,752	4.68	154,765	4.55	154,766	154,867	0.06	-0.17
Total liabilities	487,961	14.69	451,562	13.66	469,851	13.81	432,680	418,250	8.06	103.80
Equity Capital	2,834,244	85.31	2,855,093	86.34	2,932,140	86.19	2,698,539	2,402,275	-0.73	34.40
Perpetual preferred stock (income surplus)	0	0	0	0	0	0	0	0		
Common stock	1,575	0.05	1,575	0.05	1,575	0.05	1,575	1,575	0.00	0.00
Common surplus	12,664	0.38	10,396	0.31	11,177	0.33	8,987	7,474	21.82	140.62
Retained earnings	3,570,698	107.48	3,295,180	99.65	3,412,160	100.30	3,018,257	2,778,463	8.36	57.73
Accumulated other comprehensive income	-315,252	-9.49	-20,937	-0.63	-60,383	-1.77	13,249	-42,817		
Other equity capital components	-435,441	-13.11	-431,121	-13.04	-432,389	-12.71	-343,529	-342,420		
Total liabilities and equity capital	3,322,205	100.00	3,306,655	100.00	3,401,991	100.00	3,131,219	2,820,525	0.47	41.48
<b>Memoranda</b>										
Loans and advances from bank subsidiaries	0	0	0	0	0	0	0	0		
Loans and advances from nonbank subsidiaries	150,000	4.52	150,000	4.54	150,000	4.41	150,000	150,000	0.00	-3.00
Notes payable to subsidiaries that issued TPS	150,000	4.52	150,000	4.54	150,000	4.41	150,000	150,000	0.00	0.00
Loans and advances from subsidiary holding companies	0	0	0	0	0	0	0	0		
Subordinated and long-term debt 1 year or less	0	0	0	0	0	0	0	0		
Guaranteed loans to banks, nonbanks, and holding companies	0	0	0	0	0	0	0	0		

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# Parent Company Analysis—Part 1

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
<b>Profitability</b>															
Net income / Average equity capital	11.75	10.52	63	20.84	12.64	91	16.99	11.94	88	11.32	7.29	83	11.97	9.68	74
Bank net income / Average equity investment in banks	13.40	11.07	73	22.48	12.37	93	18.95	11.80	90	12.30	7.45	86	13.17	10.51	79
Nonbank net income / Average equity investment in nonbanks	3.38	10.05	45	9.10	13.40	53	6.94	13.12	43	2.24	9.75	33	1.01	7.89	24
Subsidiary HCs net income / Average equity investment in sub HCs		9.42			11.92			10.11			7.01			8.55	
Bank net income / Parent net income	106.60	98.83	73	103.15	96.24	63	105.21	96.79	75	103.76	88.16	58	102.63	82.22	52
Nonbank net income / Parent net income	0.56	2.55	51	0.86	3.10	51	0.79	3.40	49	0.40	3.59	43	0.18	5.93	37
Subsidiary holding companies' net income / Parent net income		80.71			67.52			65.35			68.34			74	
<b>Leverage</b>															
Total liabilities / Equity capital	17.22	17.48	66	15.82	16.87	62	16.02	16.81	65	16.03	20.06	59	17.41	20.43	65
Total debt / Equity capital	5.25	12.15	37	5.20	11.60	37	5.07	11.71	36	5.50	14.41	37	6.17	14.31	47
Total debt + notes payable to subs that issued TPS / Equity capital	10.54	14.28	44	10.46	13.82	45	10.19	13.63	45	11.06	16.67	48	12.42	16.36	58
Total debt + Loans guaranteed for affiliate / Equity capital	5.25	12.21	37	5.20	11.69	37	5.07	11.77	35	5.50	14.68	36	6.17	14.56	46
Total debt / Equity capital – excess over fair value	5.25	12.27	37	5.20	11.71	37	5.07	11.81	36	5.50	14.52	36	6.17	14.51	47
Long-term debt / Equity capital	5.25	11.61	37	5.20	11.05	37	5.07	10.95	36	5.50	13.56	38	6.17	13.04	49
Short-term debt / Equity capital	0	0.43	39	0	0.48	41	0	0.57	38	0	0.77	38	0	1.02	36
Current portion of long-term debt / Equity capital	0	0.07	41	0	0.06	40	0	0.06	41	0	0.06	40	0	0.05	40
Excess cost over fair value / Equity capital	0	0.09	40	0	0.09	40	0	0.05	41	0	0.08	39	0	0.12	38
Long-term debt / Consolidated long-term debt	49.17	39.62	57	48.97	39.10	55	49.06	39.86	54	48.89	34.67	60	22.76	28.44	48
<b>Double Leverage</b>															
Equity investment in subs / Equity capital	98.50	103.92	22	100	103.07	36	97.41	103.22	15	98.56	102.81	24	100.60	103.22	40
Total investment in subs / Equity capital	98.50	109.01	12	100.02	108.26	29	97.42	108.40	8	98.58	110.16	13	100.82	111.07	30
Equity investment in subs / Equity cap, Qual TPS + other PS in T1															
Total investment in subs / Equity cap, Qual TPS + other PS in T1															
<b>Double Leverage Payback</b>															
Equity investment in subs – equity cap / Net income (X)	-0.12	0.41	23	0	0.25	36	-0.15	0.29	24	-0.13	0.47	25	0.05	0.36	39
Equity investment in subs – equity cap / Net income-div (X)		1.23			0.83			1.05			1.82		0.06	1.22	8
<b>Coverage Analysis</b>															
Operating income-tax + noncash / Operating expenses + dividends	221.72	126.15	82	231.92	138.64	84	184.20	152.85	67	164.70	136.59	72	192.38	177.68	60
Cash from ops + noncash items + op expense / Op expense + dividend	274.95	116.54	88	284.87	130.64	89	205.89	154.48	71	185.06	147.24	74	211.12	190.27	66
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	55.32	92.87	26	31.77	103.17	22	143.76	98.54	82	186.12	134.08	79	132.32	116.34	67
Pretax operating income + interest expense / Interest expense	1,685.88	1,457.38	65	1,867.57	1,479.01	72	3,272.99	1,835.33	82	1,657.28	2,016.32	67	2,075.89	1,968.54	70
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	1,071.56	1,417.74	54	1,284.91	1,667.11	57	2,232.33	1,770.77	73	1,060.46	1,539.23	59	1,087.29	1,632.83	49
Dividends + interest from subsidiaries / Interest expense + dividends	368.33	140.52	91	389.62	153.06	92	238.31	174.12	72	195.24	150.43	74	237.34	210.80	70
Fees + other income from subsidiaries / Salary + other expenses	17.30	10.93	76	14.33	12.78	72	11.63	11.92	71	24.83	13.95	73	21.68	16.52	69
Net income / Current part of long-term debt + preferred dividends (X)		28.68			41.77			47.61			35.64			57.11	
<b>Other Ratios</b>															
Net assets that reprice within 1 year / Total assets	10.15	3.32	87	12.46	3.64	88	14.78	3.44	93	13.79	3.85	88	12.94	2.64	90
<b>Past Due and Nonaccrual as a Percent of Loans and Leases</b>															
90+ days past due		0.36			0.21			0.17			0.10			0.04	
Nonaccrual		0.76			0.96			0.92			1.03			0.54	
Total		1.12			1.17			1.09			1.13			0.58	
<b>Guaranteed Loans as a Percent of Equity Capital</b>															
To bank subsidiaries	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
To nonbank subsidiaries	0	0.01	46	0	0.03	46	0	0.02	46	0	0.05	46	0	0.10	46
To subsidiary holding companies	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Total	0	0.01	46	0	0.03	46	0	0.02	46	0	0.05	46	0	0.10	46
<b>As a Percent of Consolidated Holding Company Assets</b>															
Nonbank assets of nonbank subsidiaries	0.22	1.69	57	0.23	1.79	59	0.22	1.76	59	0.22	2.66	58	0.23	5.62	53
Combined thrift assets (reported only by bank holding companies)	0	0	50	0	0	49	0	0	50	0	0	49	0	0	50
Combined foreign nonbank subsidiary assets	0	0.05	40	0	0.07	40	0	0.06	40	0	0.08	38	0	0.19	36

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## Parent Company Analysis—Part 2

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
<b>Payout Ratios — Parent</b>															
Dividends declared / Income before undistributed income.....	27.24	82.17	14	25.12	78.46	17	44.53	66.37	38	51.56	81.10	28	42.26	57.84	41
Dividends declared / Net income .....	9	34	12	5.43	25.30	14	20.16	28.27	32	19.02	42.29	19	19.57	33.08	28
Net income – dividends / Average equity.....	10.69	7.04	82	19.71	9.64	92	13.56	8.62	85	9.16	4.14	89	9.63	6.46	85
<b>Percent of Dividends Paid</b>															
Dividends from bank subsidiaries .....	446.76	128.25	90	472	139.49	90	254.31	155.92	76	215.79	132.17	77	251	178.13	72
Dividends from nonbank subsidiaries .....	0	2.20	26	0	3.97	27	0	4.90	22	0	3.41	23	0	7.53	19
Dividends from subsidiary holding companies.....	0	2.84	45	0	6.36	45	0	5.91	45	0	4.85	44	0	21.40	42
Dividends from all subsidiaries .....	446.76	168.66	88	472	193.08	88	254.31	203.53	70	215.79	174.85	72	251	260.40	60
<b>Payout Ratios — Subsidiaries:</b>															
<b>Percent of Bank Net Income</b>															
Dividends from bank subsidiaries .....	37.70	43.08	42	24.83	36.56	38	48.74	45.96	51	39.56	60.28	33	47.85	66.55	30
Interest income from bank subsidiaries.....	0.10	0.13	79	0.03	0.11	68	0.04	0.11	68	0.53	0.36	77	2.74	0.54	89
Management and service fees from bank subsidiaries .....	1.40	0.85	81	0.77	0.90	79	0.89	0.88	81	1.50	1.47	79	1.47	1.55	77
Other income from bank subsidiaries.....	0	0	46	0	0	46	0	0	47	0	0	46	0	0	46
Operating income from bank subsidiaries .....	39.19	46.71	42	25.63	38.35	37	49.67	51.33	48	41.59	62.88	32	52.06	69.36	32
<b>Percent of Nonbank Net Income</b>															
Dividends from nonbank subsidiaries .....	0	45.98	15	0	54.17	18	0	62.63	8	0	56.39	15	0	82.95	12
Interest income from nonbank subsidiaries.....	0	2.85	35	0	2.35	32	0.05	2.44	63	0.08	7.38	64	0	20.25	26
Management and service fees from nonbank subsidiaries .....	5.60	0.54	90	2.15	0.63	87	2.78	0.37	89	7.75	0.86	90	16.48	1.92	89
Other income from nonbank subsidiaries.....	2.55	0.18	92	1	0.08	91	1.29	0.07	91	4.30	0.16	94	9.66	1.06	91
Operating income from nonbank subsidiaries .....	8.15	54.49	36	3.15	76.16	23	4.12	87.22	12	12.13	79.84	26	26.14	150.41	21
<b>Percent of Subsidiary Holding Companies' Net Income</b>															
Dividends from subsidiary holding companies.....		87.73			31			38.10			43.51			61.23	
Interest income from subsidiary holding companies.....		13.26			5.39			5.26			8.40			6.54	
Management and service fees from subsidiary holding companies.....		0.33			0.37			0.73			0.44			0.36	
Other income from subsidiary holding companies.....		-3.08			-0.43			-0.40			0.01			0.29	
Operating income from subsidiary holding companies.....		98.24			39.64			58.37			55.20			76.49	
<b>Dependence on Subsidiaries:</b>															
<b>Percent of Total Operating Income</b>															
Dividends from bank subsidiaries .....	96.51	65.33	56	93.77	67.82	51	96.22	74.16	50	92.55	69.76	48	89.05	67.32	45
Interest income from bank subsidiaries.....	0.25	0.78	76	0.13	0.39	69	0.08	0.23	65	1.25	0.63	80	5.10	0.80	90
Management and service fees from bank subsidiaries .....	3.58	1.33	86	2.90	2.08	79	1.77	1.44	80	3.50	1.87	80	2.73	1.81	78
Other income from bank subsidiaries.....	0	0.03	46	0	0.02	46	0	0.02	46	0	0.04	45	0	0.03	44
Operating income from bank subsidiaries .....	100.33	75.26	95	96.80	81.78	45	98.07	83.13	48	97.31	82.20	48	96.88	78.80	44
Dividends from nonbank subsidiaries .....	0	3.28	25	0	2.67	26	0	3.07	21	0	1.95	23	0	2.65	19
Interest income from nonbank subsidiaries.....	0	0.24	38	0	0.35	37	0	0.18	72	0	0.73	72	0	1.19	30
Management and service fees from nonbank subsidiaries .....	0.08	0.01	91	0.07	0.02	87	0.04	0.01	88	0.07	0.02	89	0.05	0.06	86
Other income from nonbank subsidiaries.....	0.03	0	94	0.03	0.01	92	0.02	0.01	92	0.04	0.01	92	0.03	0.04	88
Operating income from nonbank subsidiaries .....	0.11	5.58	55	0.10	6.48	49	0.06	4.67	39	0.11	4.70	43	0.09	7.29	31
Dividends from subsidiary holding companies.....	0	1.79	45	0	2.43	45	0	2.10	45	0	2.53	44	0	4.52	43
Interest income from subsidiary holding companies.....	0	0.01	46	0	0.01	45	0	0.01	45	0	0.11	44	0	0.20	44
Management and service fees from subsidiary holding companies.....	0	0	49	0	0	49	0	0	48	0	0	49	0	0	49
Other income from subsidiary holding companies.....	0	0	50	0	0	50	0	0	50	0	0	49	0	0	48
Operating income from subsidiary holding companies.....	0	3.21	44	0	3.96	44	0	3.91	43	0	4.56	42	0	6.08	40
Loans and advances from subsidiaries / Short term debt.....		189.04			135.34			158.10			135.13			83.37	
Loans and advances from subsidiaries / Total debt .....	100.80	28.16	86	100.94	28.31	87	100.87	26.38	87	101.01	27.08	88	101.16	28.33	89